SUBORDINATION AGREEMENT

Reli Settlement Solutions, LLC 3595 Grandview Parkway, Suite 600 Birmingham, Alabama 35243

12HM12001111

WHEREAS ANGELA K. ASHER, AN UNMARRIED WOMAN, (hereinafter referred to as the "Borrowers" whether one or more), have applied to Alabama Telco Credit Union (hereinafter referred to as the "Lender") for a loan of money to be secured by a mortgage on the property hereinafter described; and

WHEREAS, Alabama Telco Credit Union, (hereinafter the "Lienholder"), has a lien on said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrowers to the Lender; and

WHEREAS, the Lender is unwilling to make the requested loan to the Borrower unless the undersigned Lienholder subordinates its lien in said property to the mortgage to be executed by the Borrowers to the Lender.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Lender to make the requested loan to the Borrowers, the undersigned Lienholder hereby agrees as follows:

The undersigned Lienholder hereby subordinates to the mortgage to be executed by the Borrowers to the Lender, all right, title and interest at law or equity of the undersigned Lienholder in and to the following described property situated in SHELBY COUNTY, Alabama, to-wit:

LOT 25, ACCORDING TO THE SURVEY OF CALDWELL CROSSING, AS RECOCRDED IN MAP BOOK 29, PAGE 9, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. **KNOWN:3407 CROSSINGS WAY**

Alabama Telco Credit Union has a mortgage dated APRIL 23, 2010 recorded in INSTRUMENT 20100512000149820_on _JUNE 12, 2010 (junior mortgage) Alabama Telco Credit Union desires to subordinate it's interest in said mortgage without limitation to that certain mortgage granted to Alabama Telco Credit Union recorded in 20120326000102340 on in the probate office in SHELBY County.

IN WITNESS WHEREOF, the Lienholder has caused William R. Chancellor, its Senior Vice President of Lending to execute this Subordination Agreement on MARCH 12, 2012.

Shelby Cnty Judge of Probate, AL

03/26/2012 12:19:00 PM FILED/CERT

Alabama Telco Credit Union

William R. Chancellor Senior Vice President - Lending

STATE OF ALABAMA

CORPORATE ACKNOWLEDGMENT

JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said county, in said State, hereby certify that William R. Chancellor whose name as Senior Vice President of Lending for Alabama Telco Credit Union is signed to the foregoing Subordination Agreement and who is known to me, acknowledged before me on this day, that being informed on the contents of the document, he as such officer of the corporation, and with full authority, executed the same voluntarily for and as the act of the corporation on the day the same bears date.

Given under my hand and official seal this 12TH day of MARCH, 2012.

Secular Williams

Notary Public

My Commission Expires: 6/27/12

This instrument was prepared by: Beverly Williams Alabama Telco Credit Union 1849 Data Drive Birmingham, Al. 35244