

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Davy A. Lott, and Jill B. Lott, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20090724000285300 in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereinafter described and whereas the undersigned America's First Federal Credit Union, is desirous of subordinating said mortgage and making same second, subservient, subject and inferior to the lien of the mortgage to **Hamilton Mortgage Corporation** recorded on Inst. #20120419000135250, in the Office of the Judge of Probate of Shelby County, being in the amount of \$273,200.00, executed by the said Davy A. Lott and Jill B. Lott on the property described as:

See attached Schedule "A" for legal description.

and as a further inducement for the said **Hamilton Mortgage Corporation** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Hamilton Mortgage Corporation**, the receipt whereof being hereby acknowledged, the undersigned America's First Federal Credit Union does, by these presents, make, declare, and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above mortgage to **Hamilton Mortgage Corporation**, in all things and in all respects without reservation.

IN WITNESS WHEREOF, the said America's First Federal Credit Union has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

America's First Federal Credit Union

BY: Mark Shaddix
Mark Shaddix
Assistant Vice President, Mortgage Operations


STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Mark Shaddix, whose name as Assistant Vice President, Mortgage Operations of America's First Federal Credit Union is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, Mark Shaddix, as such Assistant Vice President, Mortgage Operations and with full authority, executed the same voluntarily for and as the act of said association.

Given under my hand and seal of office, this the 5th day of March, 2012.

Cynthia Kaye McCool
Notary Public

My Commission Expires: August 4, 2015


20120419000135260 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
04/19/2012 03:07:52 PM FILED/CERT

"SCHEDULE A"


A PARCEL OF LAND SITUATED IN THE SW 1/4 OF THE NW 1/4 OF SECTION 15, TOWNSHIP 20 SOUTH, RANGE 2 WEST, CITY OF PELHAM, SHELBY COUNTY, ALABAMA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE NE CORNER OF ABOVE SAID 1/4-1/4; THENCE S90°00'00"W, A DISTANCE OF 639.23' TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG THE LAST DESCRIBED COURSE, A DISTANCE OF 684.20'; THENCE S03°03'19"E, A DISTANCE OF 100.00'; THENCE N87°27'11"E, A DISTANCE OF 150.00'; THENCE S02°57'34"E, A DISTANCE OF 200.00'; THENCE S89°17'02"E, A DISTANCE OF 534.20'; THENCE N02°57'19"W, A DISTANCE OF 300.00' TO THE POINT OF BEGINNING.

ALSO AND INCLUDING A 30' INGRESS/EGRESS AND UTILITY EASEMENT, LYING 15' EITHER SIDE OF AND PARALLEL TO THE FOLLOWING DESCRIBED CENTERLINE:

COMMENCE AT THE NE CORNER OF ABOVE SAID 1/4-1/4; THENCE S 90°00'00"W, A DISTANCE OF 1,323.43'; THENCE S 03°03'19"E, A DISTANCE OF 100.00'; THENCE N 87°27'11"E, A DISTANCE OF 150.00'; THENCE S 02°57'34"E, A DISTANCE OF 200.00'; THENCE S 89°17'02"E, A DISTANCE OF 526.35' TO THE POINT OF BEGINNING OF SAID CENTERLINE; THENCE S 16°31'51"E, A DISTANCE OF 114.63'; THENCE S 08°23'12"E, A DISTANCE OF 28.42' TO THE APPROXIMATE CENTERLINE OF DICKERSON ROAD AND SAID POINT OF ENDING OF SAID CENTERLINE.

SITUATED IN SHELBY COUNTY, ALABAMA.


20120419000135260 2/2 \$15.00
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