


UNITED STATES OF AMERICA
STATE OF Alabama, COUNTY OF Tuscaloosa


20120608000202920 1/1 \$12.00
Shelby Cnty Judge of Probate, AL
06/08/2012 12:14:26 PM FILED/CERT

SUBORDINATION

BE IT KNOWN, that on this 6th day of April, 2012,

BEFORE ME, the undersigned Notary Public duly commissioned and qualified in and for the State and County outlined above, and in the presence of the undersigned competent witnesses:

PERSONALLY CAME AND APPEARED: **ALABAMA CREDIT UNION**, appearing herein by and through its authorized, undersigned officer ("Lender"), who declared to me, Notary, that Lender is the holder of a Promissory Note evidence of indebtedness in the amount of \$19,900.00, dated June 14, 2011, drawn by Marcus Jones and wife, Nesha Jones, ("Borrowers"), payable to the order of Alabama Credit Union, which was recorded on June 21, 2011, in the records of Shelby County, Alabama, in Instrument No. 20110621000181740 ("Lender Mortgage"), encumbering the property which is described as follows (the "Property"):

Lot 2708 according to the map and survey of RIVERCHASE COUNTRY CLUB, 27th ADDITION, as recorded in Map Book 11, Pages 56 A and B in the Probate Office of Shelby County, Alabama.

Commonly known as 2416 Walking Fern Lane, Birmingham, Alabama, 35244.

Borrower has declared that Borrower will execute a promissory note in the amount not to exceed \$215,000.00, made payable to the order of Platinum Mortgage, Inc., and/or Mortgage Electronic Registration Systems, Inc., Solely as Nominee for Lender, Their Successors and/or Assigns as Their Interests May Appear, which note will be secured by a Mortgage in the same amount and executed on the same date as the note, in favor of Platinum Mortgage, Inc., and/or Mortgage Electronic Registration Systems, Inc., Solely as Nominee for Lender, Their Successors and/or Assigns as Their Interests May Appear, and encumbering the Property (the "First Mortgage").

Lender hereby agrees that the relative priorities of the First Mortgage and the Lender Mortgage shall be as follows: 1) the First Mortgage shall be a first lien and mortgage on the Property; and (2) the Lender Mortgage shall be a second lien and mortgage against the Property. To effectuate the priority, Lender subordinates the Lender Mortgage to the lien of the First Mortgage, so that the Lender Mortgage is and shall remain a second mortgage on the Property.

This subordination by Lender is limited to the subordination of the relative priority and ranking of the Lender Mortgage only with respect to the First Mortgage. All other rights, mortgages, assignments, security interests, and priorities of Lender with regard to the Property are not affected by this subordination and shall continue to be governed and construed in accordance with the provisions of Alabama law, as provided in the Lender Mortgage.

Lender authorizes the Judge of Probate for the County of Shelby, Alabama to note upon the records of their office an appropriate reference to this subordination at the filing of the Lender Mortgage in Instrument No. _____, of the records of Shelby County, Alabama.

THUS DONE AND PASSED in my office on the date first written above, in the presence of the undersigned

NOTARY PUBLIC

ALABAMA CREDIT UNION



BY: President

Its: Kymon Mauter

NOTARY PUBLIC

MY COMMISSION EXPIRES AUG. 6, 2013

Return Recorded Documents To:
Nations Direct Title Agency
1100 Ocean Shore Blvd Suite 5
Ormond Beach, FL 32176
(877) 236-2973

AM-JONES-MARCUS-REFI