

This Instrument Prepared by:

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STATE OF ALABAMA
SHELBY COUNTY

SUBORDINATION AGREEMENT

This Subordination Agreement is being executed on this the day of , 2012, by Alabama Credit Union.

W-I-T-N-E-S-S-E-T-H:

WHEREAS, heretofore Melvin Lane Vines, III and wife, Jeronda D. Vines, (collectively, the "Mortgagors") executed to Alabama Credit Union (the "Lender") on October 7, 2004 a Mortgage in the amount of \$33,000.00, and on July 10, 2012 a modification of said Mortgage deceasing the amount to \$10,000.00, securing the following described real property situated in Shelby County, Alabama, and more particularly described as follows:

Lot 3-A, according to the Resurvey of Lots 1 - 3, Oakbrooke Estates, as recorded in Map Book 25, Page 46, in the Probate Office of Shelby County, Alabama ("the Real Property").

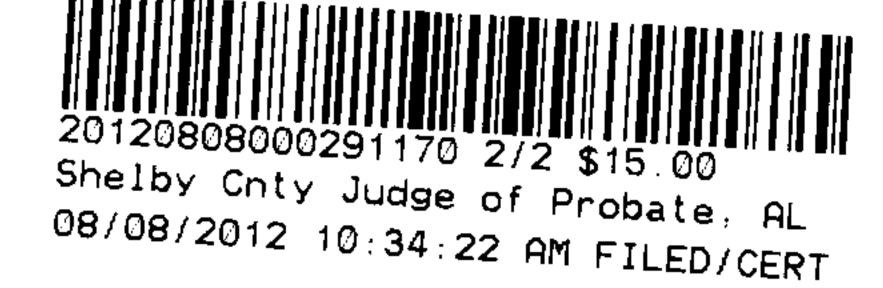
Said Mortgage and Modification are of record in the Office of the Judge of Probate of Shelby County, Alabama, at Instrument Number 20041014000567540 and Instrument Number 201a080800241160 (collectively, the "Original Mortgage"); and

WHEREAS, Lender has agreed to lend to Melvin Lane Vines, III (the "Borrower") an amount of \$142,700.00 to be secured by a mortgage in the amount of \$142,700.00 to Lender, pledging the Real Property as security for the repayment of the debt owed by Borrower (the "New Mortgage"), provided the New Mortgage to Lender is given a first security lien position on the Property;

WHEREAS, Lender has agreed to subordinate its Original Mortgage to the New Mortgage made to Lender.

NOW, THEREFORE, in consideration of the foregoing and in further consideration and as an inducement to Lender to lend the amount of \$142,700.00 to Borrower, Lender agrees as follows:

	1.	Lender	agrees	to	and	doe	shereby	subo	ordinate	the	Original
Mortgage	from	Mortgagors	to	Lend	ler	as	recorded	at	Instrum	ent	Number
200410140	005675	40 and Inst	rument	Num	ıber		- · · · · · · · · · · · · · · · · · · ·		, in	the (Office of
the Judge of	of Proba	ate of Baldw	vin Cou	unty,	Alab	oama	i, to that c	ertair	i New M	Iortg	age from
Mortgagors	to Len	der in the pr	rincipal	lamo	unt (of \$1	42,700.00	, said	l New M	ortga	age being
recorded at	Instrun	nent Number	<u> </u>		<u>.</u>		•				



2. All notices, requests, demands and other communications hereunder shall be in writing, shall be deemed to have been duly given and delivered upon personal delivery or if mailed, upon depositing such notice in the United States Mail first class postage prepaid to:

If to Lender with regard to Original Mortgage:

Alabama Credit Union 220 Paul W. Bryant Drive, East Tuscaloosa, AL 35401

If to Lender with regard to New Mortgage:

Alabama Credit Union 220 Paul W. Bryant Drive, East Tuscaloosa, AL 35401

Any party may change the address to which notices are to be delivered and such party, by notice given in accordance with this paragraph to the other party.

IN WITNESS WHEREOF, Lender has hereunto set its signature by its duly authorized officer with full authority to be deemed effective on the day and year first above written.

Alabama Credit Union

	Its VP. Cen 1
STATE OF ALABAMA	§ § ss.
ΓUSCALOOSA COUNTY	
nereby certify that oregoing instrument and who being informed of the content oluptarily and with full a	therity, a notary public in and for said county in said state, whose name as of Alabama Credit Union, is signed to the a is known to me, acknowledged before me on this day that, ats of the foregoing instrument, where executed the same uthority, for and as the act of the said entity, as such on the day the same bears date.
Given under my hand 2012.	and official seal on this the day of July, Notary Public My Commission Expires: MY COMMISSION EXPIRES JULY 12, 2015