STATE OF ALABAMA	
SHELBY COUNTY)	

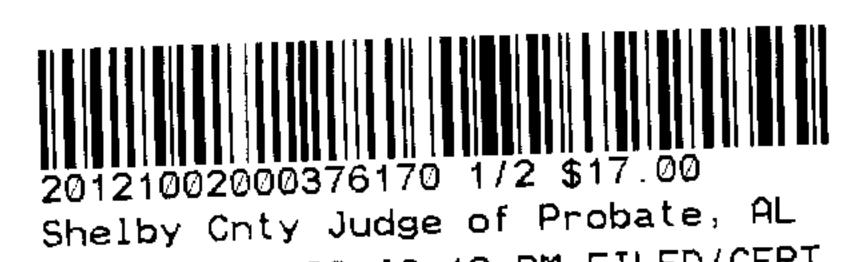
SUBORDINATION AGREEMENT

WHEREAS, CHARLES BYRON AND JACQUELYN KAY ARNOLD, HUSBAND AND WIFE (hereinafter referred to as the "Borrowers" whether one or more), has 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 HOUSING FINANCE AUTHORITY, (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:		
	inates to the mortgage to be executed by the at law or equity of the undersigned Lienholder in and ELBY COUNTY, Alabama, to-wit:	
SEE LEGAL ATTACHED		
2011 filed SEPTEMBER 28, 2011 in the origin	by virtue of its mortgage dated, SEPTEMBER 28, all amount \$12,392.04 as recorded in INSTRUMENT ion of the mortgage of the undersigned Lienholder is to the Lender, in the amount of \$160,800 being in the Probate	
IN WITNESS WHEREOF, the Lienholder has cause FAMILY ADMINSTRATOR	sed MICHAEL J. KING it's SINGLE to execute this Subordination Agreement with the	
full authority for and on behalf of ALABAMA Hodge day of SEPTEMBER 2012	OUSING FINANCE AUTHORITY, on this 24 TH	
BY: ITS:	Single Family Administrator	
STATE OF Alabama CORPORATE COUNTY OF Montgomery	TE ACKNOWLEDGMENT	
I, the undersigned authority, a Notary Publishat Color of the form whose name as the form of the form, acknowledged before me on this day, that be such officer of the corporation, and with full author of the corporation on the day the same bears date.	ic in and for said county in said State, hereby certify for oregoing Subordination Agreement and who is known eing informed on the contents of the document, he as crity, executed the same voluntarily for and as the act	
Given under my hand and official scal this Alabama Housing Finance Authority	24 day of Scherober . 2012 Notary Public My Commission Expires:	



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My commission expires 3/18/2015.

: Charles Byron A Loan #

Exhibit A

LEGAL DESCRIPTION

The following described property:

Situated in Shelby County, Alabama:

Lot B, Vansant Family Subdivision, as recorded in Map Book 35, Page 66, In the Probate Office of Shelby County, Alabama.

Also, a 40-foot wide easement for ingress, egress, and utilities described as commencing at the SW comer of the NE1/4, of the NW1/4, Section 17, Township 21 South, Range 1 East; thence run N 00 degs. 08 mins. 31 secs. W along the West line of said 1/4-1/4 section a distance of 53.02 feet to the point of beginning of said easement; thence continue along last described course a distance of 609.63 feet to the SW corner of the Vansant Family Subdivision, as recorded in Map Book 35, Page 66, in the Probate Office of Shelby County, Alabama; thence turn right and run N 89 degs. 58 mins. 33 secs. E along the South line of said Subdivision a distance of 40.00 feet; thence turn right and run 5 00 degs. 08 mins. 31 secs. E a distance of 609.63 feet; thence turn right and run 5 89 degs. 55 mins. 18 secs. W a distance of 40.00 feet, more or less, to the point of beginning, also, a 40-foot wide easement for ingress, egress, and utilities along the South line of Lot A of said Subdivision.

Being the same parcel conveyed to Charles Byron Amold and Jacquelyn Kay Amold, for and during their Joint Lives and upon the Death of either of them, then to the survivor of them from Connie Vansant, a Widow, by virtue of a Deed dated 8/19/2005, recorded 8/25/2005, as Instrument No. 20050825000438090 County of Shelby, State of Alabama.

Assessor's Parcel No: 204170000002012

> Shelby Cnty Judge of Probate, AL

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