


STATE OF ALABAMA)
JEFFERSON COUNTY)


20130208000056380 1/1 \$13.00
Shelby Cnty Judge of Probate, AL
02/08/2013 10:43:00 AM FILED/CERT

SUBORDINATION AGREEMENT

WHEREAS, James W. Guarnieri, and Sherrie S. Guarnieri, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20120925000365090 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 **America's First Federal Credit Union** recorded on Inst. #20121018000401240, in the Office of the Judge of Probate of Shelby County, being in the amount of \$200,000.00, executed by the said James W. Guarnieri and Sherrie S. Guarnieri on the property described as:

A parcel of land in the Northwest Quarter of the Southwest quarter of Section 8, Township 20 South, Range 1 West, Shelby County, Alabama, being more particularly described as follows:


Commencing at a 2" pipe, found at the northeast corner of said sixteenth section; thence South 88 degrees 04 minute 48 seconds West, along the North line of said sixteenth section, a distance of 35.44 feet to the point of beginning; thence South 88 degrees 01 minutes 48 seconds West, along the North line of said sixteenth section, a distance of 659.69 feet to a point; thence South 66 degrees 13 minutes 45 seconds West, a distance of 201.54 feet, to a 1/2" rebar, set on the East right of way of County Highway 69; thence South 16 degrees 54 minutes 27 seconds East, along the East line of county highway No. 69, a distance of 976.89 feet to a point; thence along a curve, to the left, in said right of way, having a radius of 1498.01 feet and a chord bearing of South 22 degrees 40 minutes 54 seconds East, an arc length of 301.93 feet to the intersection with the North right of way of county highway 39; thence North 51 degrees 42 minutes 25 seconds East, along the North right of way of county highway 39, a distance of 445.56 feet to a point; thence along a curve, to the left, in said right of way, having a radius of 3967.06 feet and a chord bearing of North 50 degrees 19 minutes 17 seconds East, an arc length of 191.90 feet to an existing fence; thence North 01 degree 32 minutes 31 seconds West, along said fence, a distance of 812.76 feet to the point of beginning.

and as a further inducement for the said **America's First Federal Credit Union** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **America's First Federal Credit Union**, 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 **America's First Federal Credit Union**, 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.

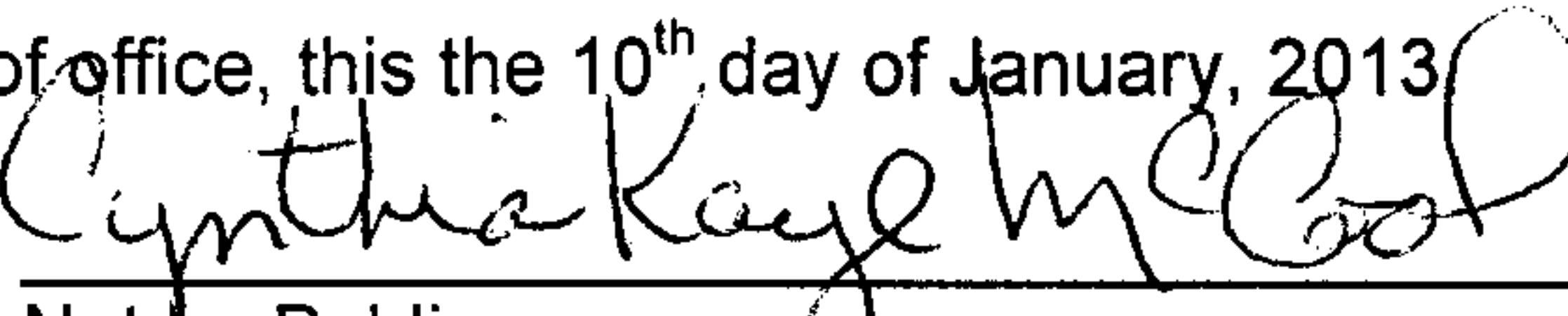
America's First Federal Credit Union

BY: 
Mark Shaddix
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 10th day of January, 2013


Notary Public

My Commission Expires: August 4, 2015

THIS INSTRUMENT WAS PREPARED BY
CINDY MCCOOL
AMERICA'S FIRST FEDERAL CREDIT UNION
1200 4TH AVE NORTH
BIRMINGHAM, AL 35202