Shelby Cnty Judge of Probate, AL

03/12/2013 02:14:49 PM FILED/CERT

Real Estate Services of America, LLB 300 Red Brook Blvd, Suite # 10 Owings Mills, Maryland 21117 RSA 6688

SUBORDINATION AGREEMENT

WHEREAS, Daniel P. Leonard II, and Tara E. Leonard, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20070920000441900 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 Churchill Mortgage Corporation, it's successors and/or assigns recorded on Inst. # Immediately Helor Hereto, in the Office of the Judge of Probate of Shelby County, being in the amount of \$210,927.00, executed by the said Daniel P. Leonard II and Tara E. Leonard on the property described as:

Lot 14, according to the Survey of Panther Ridge, as recorded in Map Book 31, Page 118, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said Churchill Mortgage Corporation, it's successors and/or assigns to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said Churchill Mortgage Corporation, it's successors and/or assigns, 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 Churchill Mortgage Corporation, it's successors and/or assigns, 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.

PREPARED BY:

America's First Federal Credit Union

Mark Shaddix

Assistant Vice President, Mortgage Operations

STATE OF ALABAMA JEFFERSON COUNTY)

10 Racquet Club Pkwy

Pelham, AL 35124

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 22nd day of January, 2013.

Notary Public Cynthia Kaye Mc Cool

My Commission Expires: August 4, 2015

rsa6688

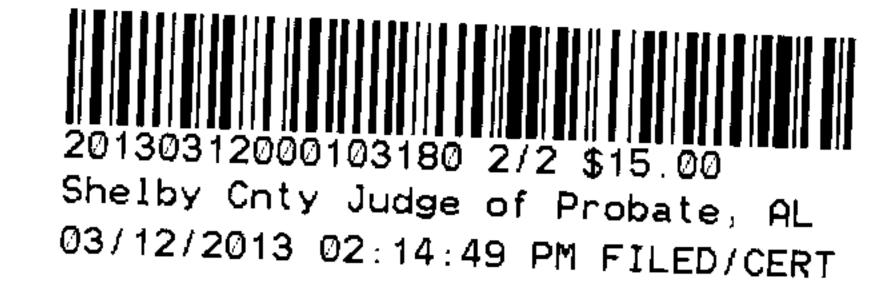


EXHIBIT "A"

The following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 14, according to the Survey of Panther Ridge, as recorded in Map Book 31, Page 118, in the Probate Office of Shelby County, Alabama

The improvements thereon being known as 126 Victory Trail, Pelham, AL 35124

Being the same lot or parcel of ground which by Deed dated April 5, 2007 and recorded April 11, 2007 among the Land Records of Shelby County, State of Alabama, in Instrument No. 20070411000167140, was granted and conveyed/assigned by and between David P. Leonard Construction Co., LLC, unto Daniel P. Leonard, II and Tara E. Leonard.