

THIS INSTRUMENT WAS PREPARED BY: MIKE T. ATCHISON, ATTORNEY AT LAW, INC.  
P.O. BOX 822  
COLUMBIANA, ALABAMA 35051

STATE OF ALABAMA  
SHELBY COUNTY

20141201000375060 1/1 \$14.00  
Shelby Cnty Judge of Probate: AL  
12/01/2014 08:52:46 AM FILED/CERT

GENERAL SUBORDINATION AGREEMENT

WHEREAS, JUDY BRYANT (hereinafter referred to as the "Borrower, whether one or more) has applied to FLAGSTAR BANK, FSB, its successors and/or assigns, for a loan in the amount of \$280,000.00, to be secured by a mortgage on the property described as follows:

Lot 73, according to the Survey of Eagle Pointe 12<sup>th</sup> Sector, Phase II, as recorded in Map Book 23, Page 82, in the Probate Office of Shelby County, Alabama.

WHEREAS, AlaTrust Credit Union, formerly known as First Educators Credit Union has a lien or other interest in said property, which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to said FLAGSTAR BANK, FSB; and

WHEREAS, said FLAGSTAR BANK, FSB is unwilling to make the requested loan to the Borrower unless the lien or other interest in said property is subordinated to the mortgage to be executed by the Borrower to said FLAGSTAR BANK, FSB mortgage.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations and in order to induce said FLAGSTAR BANK, FSB, its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in SHELBY County, Alabama, to wit:

Lot 73, according to the Survey of Eagle Pointe 12<sup>th</sup> Sector, Phase II, as recorded in Map Book 23, Page 82, in the Probate Office of Shelby County, Alabama.

All rights under Mortgage from James Bryant and Judy Bryant, a married couple, to First Educators Credit Union, dated June 27, 2013, recorded in INSTRUMENT #20130807000322460, on the above described property, which is recorded in the Probate Office of SHELBY County, Alabama.

Including, without limitation, any lien, which the undersigned has on said property.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal, this 31<sup>st</sup> day of October, 2014.

ALATRUST CREDIT UNION,  
Formerly known as First  
Educators Credit Union

Stanley E. Mitchell  
By: Stanley E. Mitchell  
Its: VICE PRESIDENT

STATE OF ALABAMA  
COUNTY of Jefferson

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared STANLEY E. MITCHELL, whose name as Vice President of ALATRUST 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, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 31<sup>st</sup> day of October, 2014.

Jessie Y Swindle  
Notary Public  
My Commission Expires:

JESSICA Y SWINDLE  
Notary Public, State of Alabama  
Alabama State At Large  
My Commission Expires  
July 23, 2016