

20150113000012850 1/2 \$21.00
Shelby Cnty Judge of Probate: AL
01/13/2015 11:15:25 AM FILED/CERT

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, John E Guess, and Brenda D Guess a/k/a Brenda Dollins Guess, Husband and Wife, did execute and deliver to Cadence Bank a certain mortgage recorded in Inst. #20131219000484810 and corrected in Inst. #20140207000035290 and further corrected in Inst. #20140407000099070 in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereinafter described and whereas the undersigned Cadence Bank, 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. # 20150113000012840, in the Office of the Judge of Probate of Shelby County, being in the amount of \$417,000.00, executed by the said John E Guess and Brenda D Guess a/k/a Brenda Dollins Guess on the property described as:

SEE ATTACHED "EXHIBIT A" FOR LEGAL DESCRIPTION

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 Cadence Bank 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 Cadence Bank has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

Cadence Bank

BY: John R. Day

John R. Day
Vice President

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that John R. Day, whose name as Vice President of Cadence Bank 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, John R. Day, as such Vice President 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 17th day of November, 2014

Amy P. Hightower
Notary Public

My Commission Expires: 9-6-2017

THIS INSTRUMENT WAS PREPARED BY
CINDY MCCOOL
AMERICA'S FIRST FEDERAL CREDIT UNION
1200 4TH AVENUE NORTH
BIRMINGHAM, AL 35203

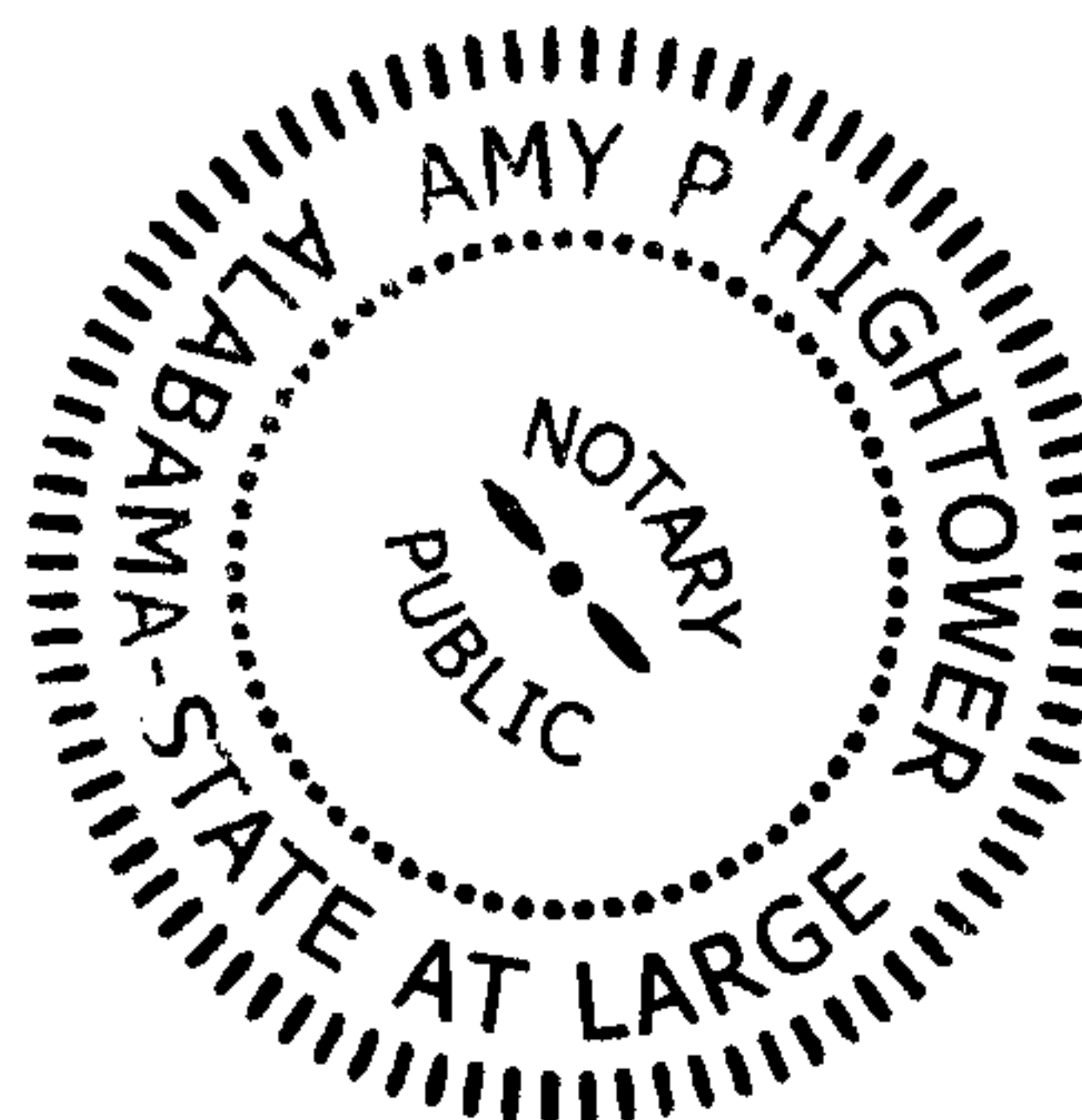


Exhibit A

A PARCEL OF LAND SITUATED IN THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 17, TOWNSHIP 20 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCE AT A 4 INCH CONCRETE MONUMENT LOCALLY ACCEPTED TO BE THE NORTHWEST CORNER OF SAID QUARTER-QUARTER SECTION; THENCE RUN SOUTH 00 DEGREES, 43 MINUTES, 13 SECONDS WEST ALONG THE WEST LINE OF SAID QUARTER-QUARTER SECTION FOR A DISTANCE OF 380.00 FEET TO A POINT; THENCE RUN SOUTH 77 DEGREES, 16 MINUTES, 00 SECONDS EAST FOR A DISTANCE OF 710.14 FEET TO THE POINT OF BEGINNING; THENCE RUN SOUTH 81 DEGREES, 24 MINUTES, 37 SECONDS EAST FOR A DISTANCE OF 316.29 FEET TO A POINT; THENCE RUN SOUTH 16 DEGREES, 35 MINUTES, 01 SECONDS WEST FOR A DISTANCE OF 272.32 FEET TO A POINT; THENCE RUN SOUTH 12 DEGREES, 56 MINUTES, 02 SECONDS EAST FOR A DISTANCE OF 387.87 FEET TO A POINT, SAID POINT BEING ON THE NORTH RIGHT OF WAY LINE OF SHELBY COUNTY HIGHWAY NO. 74; THENCE RUN NORTH 76 DEGREES, 11 MINUTES, 55 SECONDS WEST ALONG SAID NORTH RIGHT OF WAY LINE FOR A DISTANCE OF 183.36 FEET TO A POINT ON A CURVE TO THE LEFT, HAVING A CENTRAL ANGLE OF 06 DEGREES, 41 MINUTES, 42 SECONDS, A RADIUS OF 1495.28 FEET, AND A CHORD BEARING OF NORTH 79 DEGREES, 32 MINUTES, 46 SECONDS WEST; THENCE RUN IN A NORTHWESTERLY DIRECTION ALONG THE ARC OF SAID CURVE AND ALSO ALONG SAID NORTH RIGHT OF WAY LINE FOR A DISTANCE OF 174.73 FEET TO A POINT ON A REVERSE CURVE TO THE RIGHT, HAVING A CENTRAL ANGLE OF 31 DEGREES, 28 MINUTES, 26 SECONDS, A RADIUS OF 206.00 FEET, AND A CHORD BEARING OF NORTH 47 DEGREES, 43 MINUTES, 17 SECONDS WEST; THENCE RUN IN A NORTHWESTERLY DIRECTION ALONG THE ARC OF SAID CURVE FOR A DISTANCE OF 113.16 FEET TO A POINT; THENCE RUN NORTH 31 DEGREES, 59 MINUTES, 04 SECONDS WEST FOR A DISTANCE OF 71.79 FEET TO A POINT ON A CURVE TO THE RIGHT, HAVING A CENTRAL ANGLE OF 51 DEGREES, 01 MINUTES, 40 SECONDS, A RADIUS OF 165.00 FEET, AND A CHORD BEARING OF NORTH 06 DEGREES, 28 MINUTES, 15 SECONDS WEST, THENCE RUN IN A NORTHWESTERLY DIRECTION ALONG THE ARC OF SAID CURVE FOR A DISTANCE OF 146.95 FEET TO A POINT; THENCE RUN NORTH 19 DEGREES, 02 MINUTES, 35 SECONDS EAST FOR A DISTANCE OF 75.53 FEET TO A POINT; THENCE RUN NORTH 28 DEGREES, 06 MINUTES, 46 SECONDS EAST FOR A DISTANCE OF 297.20 FEET TO THE POINT OF BEGINNING; SAID PARCEL OF LAND CONTAINING 5.47 ACRES, MORE OR LESS. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY

BEING A PORTION OF THE SAME PREMISES CONVEYED TO BRENDA DOLLINS GUESS FROM JOHN GUESS AND BRENDA DOLLINS GUESS, HUSBAND AND WIFE BY WARRANTY DEED DATED 7/21/2006, AND RECORDED ON 7/24/2006, DOCUMENT # 20060724000355460, IN SHELBY COUNTY, AL.