

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Carmen S. Chambers, and Kenneth Chambers, Wife and Husband, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20090507000171190 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 **Bank of America, N.A.** recorded on Inst. # _____, in the Office of the Judge of Probate of Shelby County, being in the amount of \$243,400.00, executed by the said Carmen S. Chambers and Kenneth Chambers on the property described as:

Lot 15, according to the Final Plat of Wood Ridge, as recorded in Map Book 30, Page 7, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said **Bank of America, N.A.** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Bank of America, N.A.**, 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 **Bank of America, N.A.**, 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
Mark Shaddix
Vice President, Mortgage Lending

STATE OF ALABAMA)
JEFFERSON COUNTY)

Record Concurrently

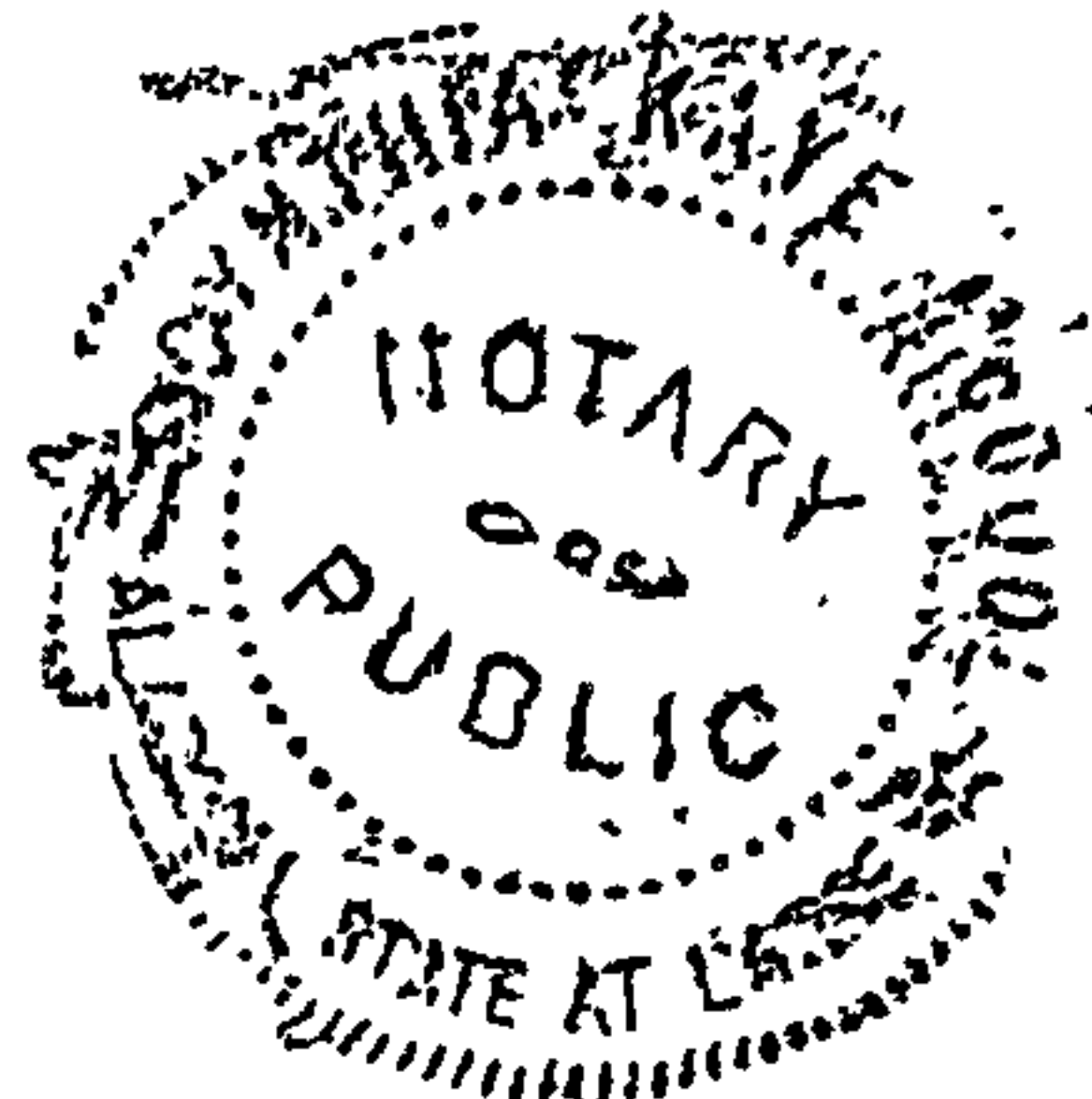
I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Mark Shaddix, whose name as Vice President, Mortgage Lending of America's First Federal Credit Union is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, Mark Shaddix, as such Vice President, Mortgage Lending 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 2nd day of May, 2016.

Cynthia Kaye McCool
Notary Public

My Commission Expires: August 4, 2019

#20796131
THIS INSTRUMENT WAS PREPARED BY
CINDY MCCOOL
AMERICA'S FIRST FEDERAL CREDIT UNION
1200 4TH AVENUE NORTH
BIRMINGHAM, AL 35203



Order No.: 20796131
Loan No.: 259003506

Exhibit A

The following described property:

Lot 15, according to the final plat of Wood Ridge, as recorded in map Book 30, Page 7, in the probate office of Shelby County, Alabama.

Assessor's Parcel No: 14 5 16 0 000 026.000

