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SUBORDINATION AGREEMENT

WHEREAS, Christie M. Gwin, a Single Woman, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20061026000527990 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 SUNTRUST MORTGAGE INC. recorded in Inst. #_ in the Office of the Judge of Probate of Shelby County, being in the amount of \$120,800.00, executed by the said Christie M. Gwin and on the property described as: Record Concurrently

Lot 8, according to the survey of Tocoa Parc Phase I, as recorded in Map Book 23, Page 124, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said SUNTRUST MORTGAGE INC. to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said SUNTRUST MORTGAGE INC., 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 SUNTRUST MORTGAGE INC., 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.

Kevin W. Morris, Senior Vice President - Chief Lending Officer

STATE OF ALABAMA JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Kevin Morris, whose name as SVP, Chief Lending Officer 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, Kevin Morris, as such SVP, Chief Lending Officer 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 24th day of February, 2017

Cynthic Kay McCool

Notaly Public

My Commission Expires: August 4, 2019

Moon Township, PA 15108

21920670 THIS INSTRUMENT WAS PREPARED BY DONA LOVE AMERICA'S FIRST FEDERAL CREDIT UNION 1200 4TH AVENUE NORTH BIRMINGHAM, AL 35203 Return To: Servicelink 1355 Cherrington Parkway

Filed and Recorded Official Public Records Judge James W. Fuhrmeister, Probate Judge, County Clerk Shelby County, AL 03/30/2017 01:43:35 PM S15.00 CHERRY

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