20171215000447770 12/15/2017 12:53:10 PM SUBAGREM 1/2

SUBORDINATION AGREEMENT

(Title of Document)

WHEN RECORDED, RETURN TO: FIRST AMERICAN TITLE INSURANCE CO. 4795 REGENT BLVD, 1006-A IRVING, TX 75063 Attn: RECORDING

PREPARED BY:
DONNA LOVE
AMERICA'S FIRST FEDERAL CREDIT UNION
1200 4TH AVENUE NORTH
BIRMINGHAM, AL 35203

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, JENNIFER MARIE MCELROY, and PAUL A. MCELRO	OY, Wife and
Husband, did execute and deliver to America's First Federal Credit Union a	a certain mortgage
recorded in Inst. #20090309000085620 in the Office of the Judge of Proba	te 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 subordina	ting said mortgage and
making same second, subservient, subject and inferior to the lien of the mo	ortgage to DITECH
FINANCIAL LLC recorded inst. #	, in the Office
of the Judge of Probate of Shelby County, being in the amount of \$114,800.00, executed by the	
said JENNIFER MARIE MCELROY and PAUL A. MCELROY on the proper	· · · · · · · · · · · · · · · · · · ·

Lot 27, according to the survey of Shelby Forest Estates, as Recorded in Map Book 21, Page 117 A & B, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said DITECH FINANCIAL LLC to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said DITECH FINANCIAL LLC, 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 DITECH FINANCIAL LLC, 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.

Smerida's Eirst Federal Credit Union

Preston Holder
Lending Services Officer

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Preston Holder, whose name as Lending Services 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, Preston Holder, as such Lending Services 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 13th day of November, 2017,

Notary Public

My Commission Expires: \(\)

THIS

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Filed and Recorded
Official Public Records

BY:

Judge James W. Fuhrmeister, Probate Judg

County Clerk

Shelby County, AL

WAS 18:00 BEBBIE 10 BY 20171215000447770

AMERICA S FIRST FEDERAL CREDIT UNION

1200 4TH AVENUE NORTH BIRMINGHAM, AL 35203