



20200407000134150 1/4 \$32.00
Shelby Cnty Judge of Probate, AL
04/07/2020 09:20:07 AM FILED/CERT

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Matthew J Dunlap, and Amanda C Dunlap, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20181219000442330 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 **SMG Mortgage ISAOA/ATIMA** recorded on Inst. #20200407000134150, in the Office of the Judge of Probate of Shelby County, being in the amount of \$451,000.00, executed by the said Matthew J Dunlap and Amanda C Dunlap on the property described as:

See Exhibit A for Legal

and as a further inducement for the said **SMG Mortgage ISAOA/ATIMA** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **SMG Mortgage ISAOA/ATIMA**, 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 **SMG Mortgage ISAOA/ATIMA**, 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:

Damita Tawbush
Damita Tawbush

Residential Mortgage Loan Manager

STATE OF ALABAMA)
JEFFERSON COUNTY)

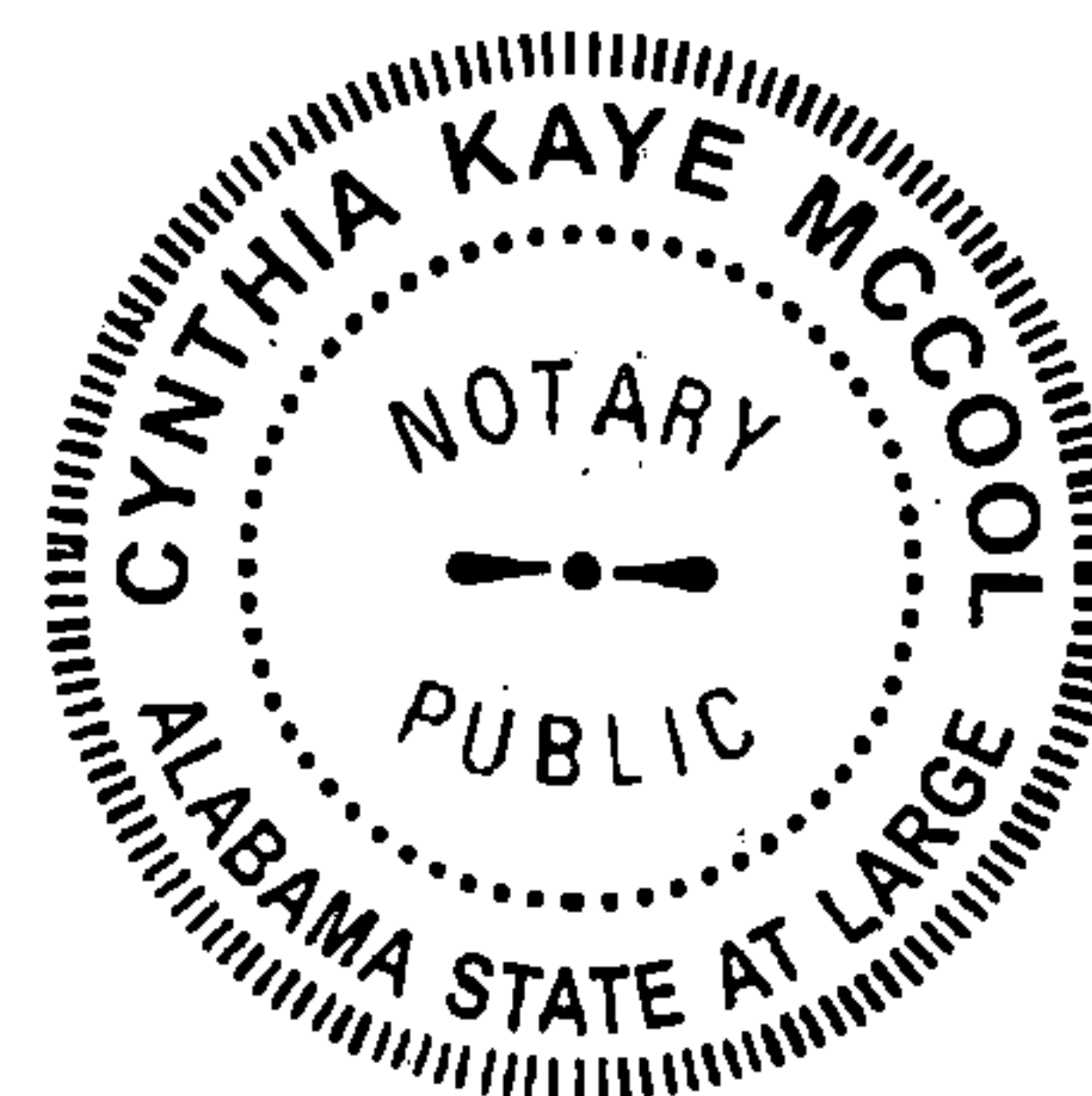
I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Damita Tawbush, whose name as Residential Mortgage Loan Manager of America's First Federal Credit Union is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, Damita Tawbush, as such Residential Mortgage Loan Manager 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 12th day of March, 2020.

Cynthia Kaye McCool
Notary Public

My Commission Expires: *August 4, 2023*

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




"EXHIBIT A"

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA
TO-WIT:

LOT 3, ACCORDING TO THE SURVEY OF RED OAK FARMS, AS RECORDED IN MAP BOOK
45, PAGE 95, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA


TOGETHER WITH AND SUBJECT TO A 60° INGRESS, EGRESS AND UTILITY EASEMENT
SITUATED IN THE SECTIONS 7, 8, AND 17, TOWNSHIP 21 SOUTH, RANGE 4 WEST, SHELBY
COUNTY, ALABAMA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT A 3" CAPPED PIPE AT THE NE CORNER OF THE SE 1/4 OF THE SE 1/4 OF
SECTION 7, TOWNSHIP 21 SOUTH, RANGE 4 WEST, SHELBY COUNTY, ALABAMA; THENCE
N 89° 49' 18" W ALONG THE NORTH LINE OF SAID 1/4-1/4 SECTION A DISTANCE OF 1326.48
FEET TO A REBAR CAPPED EDG ON THE SOUTHEASTERN RIGHT-OF-WAY OF SHELBY
COUNTY HWY 13; THENCE S 49° 05' 12" W LEAVING SAID 1/4 -1/4 LINE AND ALONG SAID
RIGHT-OF-WAY A DISTANCE OF 63.73 FEET TO A REBAR CAPPED EDG AT THE POINT OF
CURVE TO THE RIGHT HAVING A CENTRAL ANGLE OF 20° 11' 35" AND A RADIUS OF
1949.90 FEET, SAID CURVE SUBTENDED BY A CHORD BEARING S 59° 11' 00" W AND A
CHORD DISTANCE OF 683.66 FEET; THENCE ALONG THE ARC OF SAID CURVE AND ALONG
SAID RIGHT-OF-WAY A DISTANCE OF 687.21 FEET TO THE POINT OF BEGINNING OF
THE CENTERLINE OF A 60 FOOT INGRESS, EGRESS AND UTILITY EASEMENT LYING 30
FEET TO EITHER SIDE OF AND PARALLEL TO DESCRIBED CENTERLINE; THENCE S 34° 26'
19" E LEAVING SAID RIGHT-OF-WAY AND ALONG SAID CENTERLINE A DISTANCE OF 72.03
FEET TO A POINT OF CURVE TO THE LEFT WITH A CENTRAL ANGLE OF 99° 07' 22" WITH A
RADIUS OF 200.00° WITH A CHORD BEARING OF S 84° 00' 00" E AND A CHORD LENGTH OF
304.44°; THENCE ALONG THE ARC OF SAID CURVE AND ALONG SAID CENTERLINE A
DISTANCE OF 346.00° TO A POINT; THENCE N 46° 26' 19" E ALONG SAID CENTERLINE A
DISTANCE OF 404.86 FEET TO A POINT OF CURVE TO THE RIGHT WITH A CENTRAL ANGLE
OF 16° 49' 21" WITH A RADIUS OF 200.00° WITH A CHORD BEARING OF N 54° 51' 00" E AND
A CHORD LENGTH OF 58.51°; THENCE ALONG THE ARC OF SAID CURVE AND ALONG
SAID CENTERLINE A DISTANCE OF 58.72° TO A POINT; THENCE N 63° 15' 40" E ALONG SAID
CENTERLINE A DISTANCE OF 240.09 FEET TO A POINT; THENCE N 63° 15' 40" E ALONG
SAID CENTERLINE A DISTANCE OF 240.09 FEET TO A POINT OF CURVE TO THE RIGHT
WITH A CENTRAL ANGLE OF 26° 55' 02" WITH A RADIUS OF 200.00°. WITH A CHORD
BEARING OF N 76° 43' 11" E AND A CHORD LENGTH OF 93.10°; THENCE ALONG THE ARC
OF SAID CURVE AND ALONG SAID CENTERLINE A DISTANCE OF 93.96° TO A POINT;
THENCE S 89° 49' 18" E ALONG SAID CENTERLINE A DISTANCE OF 679.69 FEET TO A POINT
OF CURVE TO THE RIGHT WITH A CENTRAL ANGLE OF 56° 44' 44" WITH A RADIUS OF
200.00° WITH A CHORD BEARING OF S 61° 26' 56" E AND A CHORD LENGTH OF 190.08°;
THENCE ALONG THE ARC OF SAID CURVE AND ALONG SAID CENTERLINE A DISTANCE
OF 198.08° TO A POINT; THENCE S 33° 04' 34" E ALONG SAID CENTERLINE A DISTANCE OF
89.48 FEET TO A POINT OF CURVE TO THE LEFT WITH A CENTRAL ANGLE OF 34° 11' 09"
WITH A RADIUS OF 200.00°, WITH A CHORD BEARING OF S 50° 10' 09" E AND A CHORD


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LENGTH OF 117.57°; THENCE ALONG THE ARC OF SAID CURVE AND ALONG SAID CENTERLINE A DISTANCE OF 119.33° TO A POINT; THENCE S 67° 15' 44" E ALONG SAID CENTERLINE A DISTANCE OF 353.85 FEET TO A POINT; THENCE S 38° 39' 17" E ALONG SAID CENTERLINE A DISTANCE OF 386.10 FEET TO A POINT; THENCE S 49° 11' 26" E ALONG SAID CENTERLINE A DISTANCE OF 197.91 FEET TO A POINT;

THENCE S 26° 25' 24" E ALONG SAID CENTERLINE A DISTANCE OF 231.58 FEET TO A POINT; THENCE S 14° 00' 27" E ALONG SAID CENTERLINE A DISTANCE OF 168.32 FEET TO A POINT; THENCE S 42° 32' 40" E ALONG SAID CENTERLINE A DISTANCE OF 86.12 FEET TO A POINT; THENCE S 27° 06' 00" E ALONG SAID CENTERLINE A DISTANCE OF 74.41 FEET TO A POINT; THENCE S 00° 32' 01" E ALONG SAID CENTERLINE A DISTANCE OF 112.93 FEET TO A POINT; THENCE S 15° 08' 53" W ALONG SAID CENTERLINE A DISTANCE OF 98.02 FEET TO A POINT; THENCE S 02° 12' 03" W ALONG SAID CENTERLINE A DISTANCE OF 62.21 FEET TO A POINT; THENCE S 32° 40' 32" W ALONG SAID CENTERLINE A DISTANCE OF 45.38 FEET TO A POINT; THENCE S 41° 19' 12" W ALONG SAID CENTERLINE A DISTANCE OF 333.64 FEET TO A POINT; THENCE S 36° 18' 29" W ALONG SAID CENTERLINE A DISTANCE OF 235.86 FEET TO A POINT; THENCE S 52° 40' 41" W ALONG SAID CENTERLINE A DISTANCE OF 68.81 FEET TO A POINT; THENCE S 75° 26' 41" W ALONG SAID CENTERLINE A DISTANCE OF 217.79 FEET TO A POINT; THENCE S 48° 18' 20" W ALONG SAID CENTERLINE A DISTANCE OF 210.20 FEET TO A POINT; THENCE S 13° 05' 06" W ALONG SAID CENTERLINE A DISTANCE OF 267.92 FEET TO A POINT; THENCE S 00° 36' 20" E ALONG SAID CENTERLINE A DISTANCE OF 600.73 FEET TO A POINT; THENCE S 18° 28' 36" E ALONG SAID CENTERLINE A DISTANCE OF 19.49 FEET TO A POINT; THENCE S 27° 32' 20" E ALONG SAID CENTERLINE A DISTANCE OF 235.38 FEET TO A POINT; THENCE S 49° 52' 03" E ALONG SAID CENTERLINE A DISTANCE OF 83.57 FEET TO A POINT; THENCE S 89° 50' 10" E ALONG SAID CENTERLINE A DISTANCE OF 55.58 FEET TO A POINT; THENCE N 73° 41' 56" E ALONG SAID CENTERLINE A DISTANCE OF 91.35 FEET TO A POINT; THENCE S 78° 59' 05" E ALONG SAID CENTERLINE A DISTANCE OF 169.92 FEET TO A POINT; THENCE N 86° 25' 03" E ALONG SAID CENTERLINE A DISTANCE OF 64.66 FEET TO A POINT; THENCE N 54° 02' 03" E ALONG SAID CENTERLINE A DISTANCE OF 181.13 FEET TO A POINT; THENCE N 72° 06' 12" E ALONG SAID CENTERLINE A DISTANCE OF 48.54 FEET TO A POINT; THENCE S 75° 40' 12" E ALONG SAID CENTERLINE A DISTANCE OF 66.81 FEET TO A POINT; THENCE S 61° 57' 49" E ALONG SAID CENTERLINE A DISTANCE OF 141.79 FEET TO A POINT; THENCE S 43° 08' 32" E ALONG SAID CENTERLINE A DISTANCE OF 34.05 FEET TO A POINT; THENCE S 17° 03' 39" E ALONG SAID CENTERLINE A DISTANCE OF 235.95 FEET TO A POINT; THENCE S 04° 01' 11" W ALONG SAID CENTERLINE A DISTANCE OF 69.96 FEET TO A POINT; THENCE S 30° 34' 19" W ALONG SAID CENTERLINE A DISTANCE OF 224.36 FEET TO A POINT; THENCE S 07° 17' 33" W ALONG SAID CENTERLINE A DISTANCE OF 153.86 FEET TO A POINT; THENCE S 04° 56' 34" E ALONG SAID CENTERLINE A DISTANCE OF 50.05 FEET TO A POINT; THENCE S 25° 11' 24" E ALONG SAID CENTERLINE A DISTANCE OF 92.74 FEET TO A POINT; THENCE S 07° 53' 09" E ALONG SAID CENTERLINE A DISTANCE OF 78.95 FEET TO A POINT; THENCE S 19° 40' 16" E ALONG SAID CENTERLINE A DISTANCE OF 64.73 FEET TO A POINT; THENCE S 37° 51' 17" E ALONG SAID CENTERLINE A DISTANCE OF 88.17 FEET TO A POINT; THENCE S 75° 33' 17" E ALONG SAID CENTERLINE A DISTANCE OF 80.94 FEET TO A POINT; THENCE S 56°


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04° 47° E ALONG SAID CENTERLINE A DISTANCE OF 36.48 FEET TO A POINT; THENCE S 45° 47° 55° E ALONG SAID CENTERLINE A DISTANCE OF 118.44 FEET TO A POINT; THENCE S 44° 58° 38° E ALONG SAID CENTERLINE A DISTANCE OF 68.22 FEET TO A POINT; THENCE S 26° 14° 52° E ALONG SAID CENTERLINE A DISTANCE OF 131.22 FEET TO A POINT; THENCE S 40° 56° 32" E ALONG SAID CENTERLINE A DISTANCE OF 205.11 FEET TO A POINT; THENCE S 43° 22° 40" E ALONG SAID CENTERLINE A DISTANCE OF 80.96 FEET TO A POINT; THENCE S 25° 14' 57" E ALONG SAID CENTERLINE A DISTANCE OF 190.06 FEET TO A POINT; THENCE S 51° 31° 41" E ALONG SAID CENTERLINE A DISTANCE OF 148.58 FEET TO A POINT; THENCE S 47° 01° 18" E ALONG SAID CENTERLINE A DISTANCE OF 60.98 FEET TO THE END OF SAID CENTERLINE.



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