

STATE OF ALABAMA)
JEFFERSON COUNTY)

20200921000420780
09/21/2020 08:04:08 AM
SUBAGREM 1/1

SUBORDINATION AGREEMENT

WHEREAS, Barbara A Pfeffer, A Single Woman, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20190516000166760 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 **United Wholesale Mortgage** recorded on 9/18/2020 Inst. #20200918000420500, in the Office of the Judge of Probate of Shelby County, being in the amount of \$112,500.00, executed by the said Barbara A Pfeffer on the property described as:

Lot 11, according to the Map of Ironwood as recorded in Map Book 32, Page 88, in the Office of the Judge of Probate of Shelby County, Alabama.

and as a further inducement for the said **United Wholesale Mortgage** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **United Wholesale Mortgage**, 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 **United Wholesale Mortgage**, 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

Kevin Morris

Senior Vice President-Chief Retail 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 Senior Vice President-Chief Retail 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 Senior Vice President-Chief Retail 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 26th day of August, 2020.

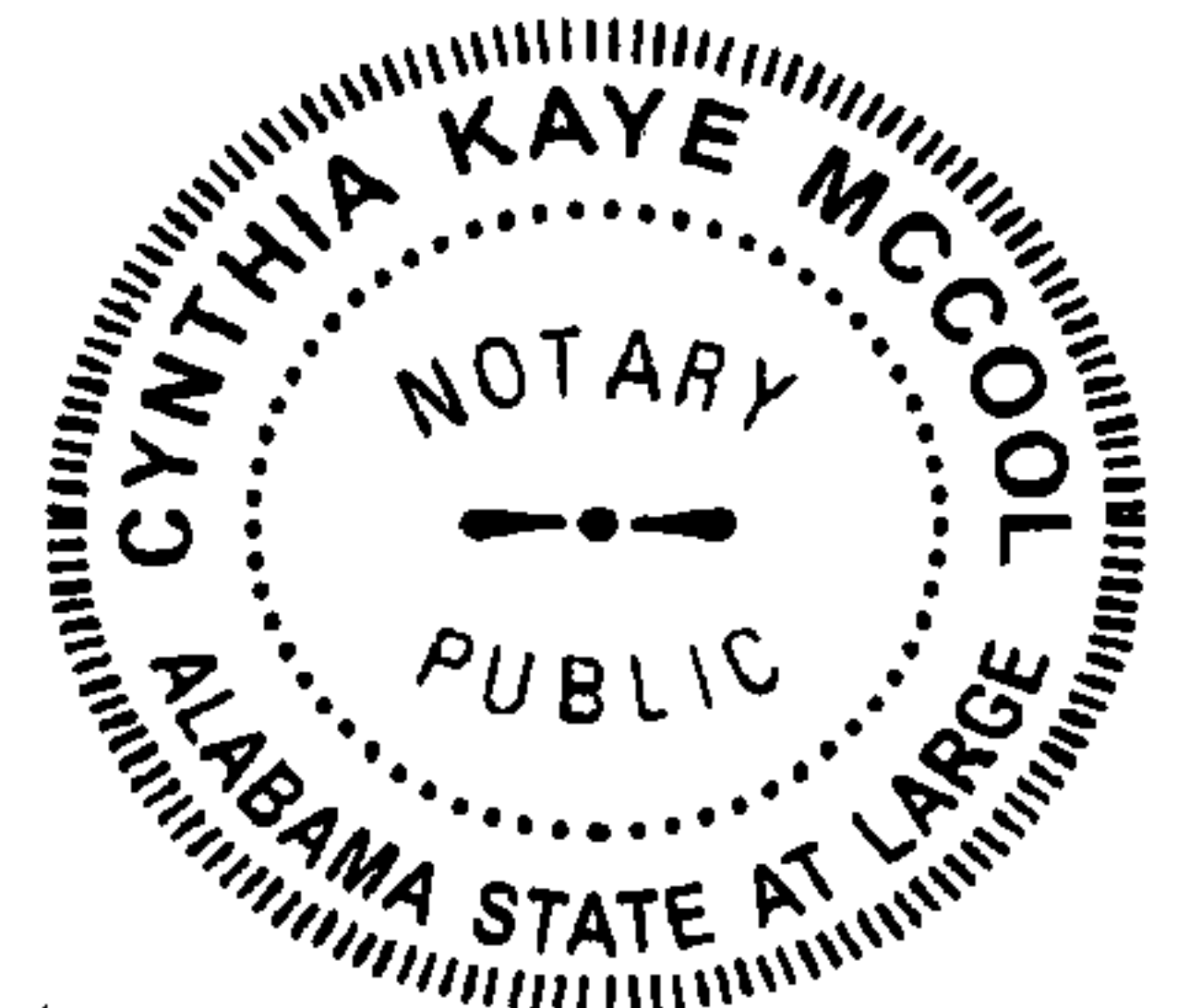
Cynthia Kaye McCool
Notary Public

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



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
09/21/2020 08:04:08 AM
\$22.00 CHERRY
20200921000420780



Allen S. Bayl