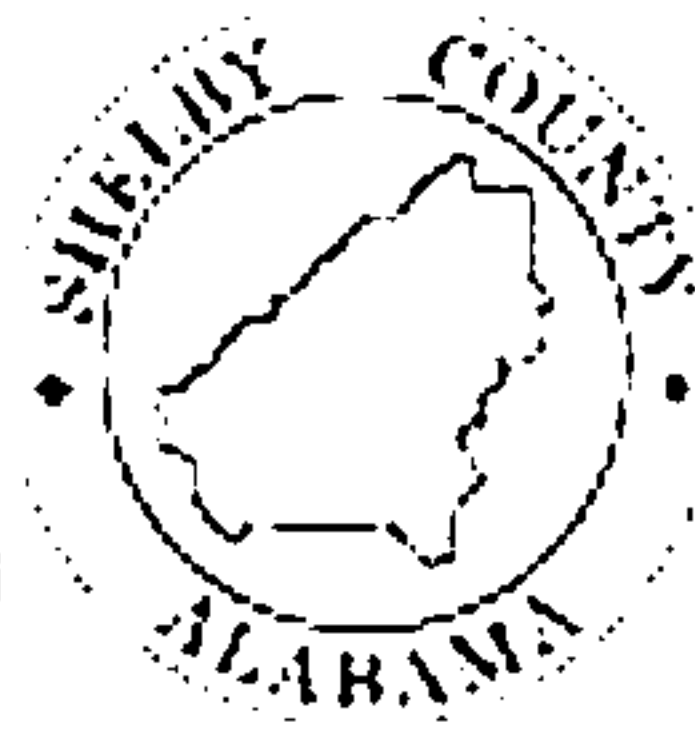


205-733-2600
2700 Highway 280 Ste 380E
Birmingham, AL 35223
STATE OF ALABAMA) 2020-1223
JEFFERSON COUNTY)



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
01/27/2021 01:19:25 PM
\$24.00 JESSICA
20210127000045810

Allen S. Bayl

SUBORDINATION AGREEMENT

WHEREAS, Joseph Scott DeFlora, and Trent Beford DeFlora, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20190516000166770 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 **Cadence Bank, N.A.** recorded on Inst. # 20210127000045810 in the Office of the Judge of Probate of Shelby County, being in the amount of \$235,000.00, executed by the said Joseph Scott DeFlora and Trent Beford DeFlora on the property described as:

Lot 926, according to the Survey of Riverwoods Eighth Sector Phase II Sector "F", as recorded in Map Book 45, Page 40, in the Probate Office of Shelby County, Alabama.

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

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Cadence Bank, 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 **Cadence Bank, 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.

20210127000045810
01/27/2021 01:19:25 PM
SUBAGREM 1/1

America's First Federal Credit Union

BY:

Damita Tawbush
Damita Tawbush

Mortgage Services Operational 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 Mortgage Services Operational 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 Mortgage Services Operational 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 24th day of December, 2020.

Cynthia Kaye McCool
Notary Public

My Commission Expires: August 4, 2023

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

