

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, David Lon Randall, and Gretchen Randall, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20220428000173900 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 **Regions Bank d/b/a Regions Mortgage** recorded on Inst. # 20250807000241180, in the Office of the Judge of Probate of Shelby County, being in the amount of \$770,000.00, executed by the said David Lon Randall and Gretchen Randall on the property described as:

See Exhibit "A" for legal.

and as a further inducement for the said **Regions Bank d/b/a Regions Mortgage** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Regions Bank d/b/a Regions 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 **Regions Bank d/b/a Regions 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: _____

Eric C. Crowe

Real Estate Servicing Manager

STATE OF ALABAMA)
JEFFERSON COUNTY)

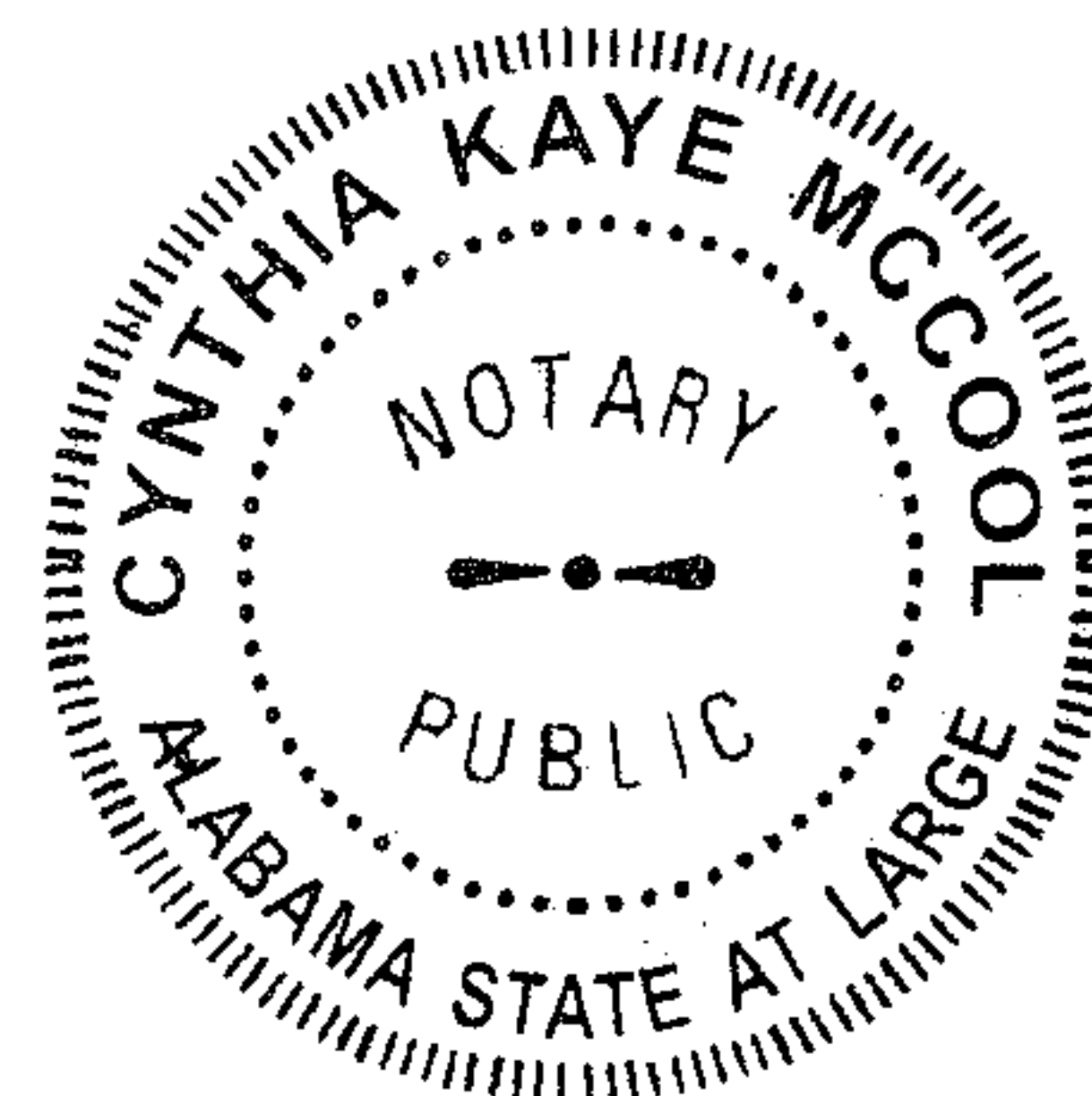
I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Eric C. Crowe, whose name as Real Estate Servicing Manager of America's First Federal Credit Union is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, Eric C. Crowe, as such Real Estate Servicing 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 23rd day of July, 2025.

Cynthia Kaye McCool
Notary Public

My Commission Expires: August 4, 2027

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 4:

COMMENCING AT A RAILROAD IRON FOUND AT THE SW CORNER OF SECTION 31, TOWNSHIP 20 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA; THENCE NORTH 0 DEGREES 15 MINUTES 41 SECONDS EAST A DISTANCE OF 652.61 FEET TO A CAPPED REBAR SET, WHICH IS THE POINT OF BEGINNING; THENCE CONTINUE NORTH 0 DEGREES 15 MINUTES 41 SECONDS EAST A DISTANCE OF 657.70 FEET TO A CAPPED REBAR SET; THENCE SOUTH 89 DEGREES 9 MINUTES 46 SECONDS EAST A DISTANCE OF 1323.01 FEET TO A CAPPED REBAR SET; THENCE SOUTH 0 DEGREES 0 MINUTES 19 SECONDS EAST A DISTANCE OF 657.74 FEET TO A CAPPED REBAR SET; THENCE NORTH 89 DEGREES 9 MINUTES 46 SECONDS WEST A DISTANCE OF 1326.07 FEET TO THE POINT AND PLACE OF BEGINNING. TOGETHER WITH NON-EXCLUSIVE 30 FOOT EASEMENT FOR INGRESS, EGRESS AND UTILITIES, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A RAILROAD IRON FOUND AT THE SW CORNER OF SECTION 31, TOWNSHIP 20 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA; THENCE NORTH 0 DEGREES 15 MINUTES 41 SECONDS EAST A DISTANCE OF 652.61 FEET TO A CAPPED REBAR SET; THENCE SOUTH 89 DEGREES 09 MINUTES 46 SECONDS EAST A DISTANCE OF 1288.84 TO THE CENTERLINE OF AND THE POINT AND PLACE OF BEGINNING OF A DESCRIBED CENTERLINE OF A 30 FOOT INGRESS/EGRESS EASEMENT, THENCE NORTH 0 DEGREES 07 MINUTES 29 SECONDS WEST A DISTANCE OF 685.12 FEET TO A POINT; THENCE NORTH 01 DEGREE 15 MINUTES 29 SECONDS EAST A DISTANCE OF 618.92 FEET TO A POINT; THENCE FOLLOWING THE CURVATURE THEREOF AN ARC DISTANCE OF 93.90 FEET TO A POINT (SAID ARC HAVING A CHORD BEARING OF NORTH 48 DEGREES 15 MINUTES 57 SECONDS EAST, A CLOCKWISE DIRECTION, A CHORD DISTANCE OF 83.71 FEET AND A RADIUS OF 57.22 FEET); THENCE SOUTH 84 DEGREES 16 MINUTES 26 SECONDS EAST A DISTANCE OF 344.06 FEET TO A POINT; THENCE NORTH 87 DEGREES 46 MINUTES 33 SECONDS EAST A DISTANCE OF 534.92 FEET; THENCE FOLLOWING THE CURVATURE THEREOF AN ARC DISTANCE OF 177.40 FEET TO A POINT (SAID ARE HAVING A CHORD BEARING OF NORTH 58 DEGREES 59 MINUTES 40 SECONDS EAST, A COUNTERCLOCKWISE DIRECTION, A CHORD DISTANCE OF 170.03 FEET AND A RADIUS OF 176.57 FEET); THENCE NORTH 27 DEGREES 05 MINUTES 18 SECONDS EAST A DISTANCE OF 170.09 FEET TO A POINT; THENCE FOLLOWING THE CURVATURE THEREOF AN ARC DISTANCE OF 113.08 FEET TO A POINT (SAID ARC HAVING A CHORD BEARING OF NORTH 58 DEGREES 32 MINUTES 39 SECONDS EAST, A CLOCKWISE DIRECTION, A CHORD DISTANCE OF 107.48 FEET AND A RADIUS OF 102.98 FEET); THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 40.02 FEET TO THE WEST RIGHT OF WAY OF HUGHES ROAD (60-FOOT RIGHT OF WAY) AND END OF SAID EASEMENT. ACCORDING TO THE SURVEY OF ROBERT F. WEIMORTS, JR., RLS#23008, DATED SEPTEMBER 29, 2006.



Filed and Recorded
 Official Public Records
 Judge of Probate, Shelby County Alabama, County
 Clerk
 Shelby County, AL
 08/07/2025 01:10:20 PM
 \$27.00 BRITTANI
 20250807000241200

Allen S. Bayl