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STATE OF ALABAMA)
JEFFERSON COUNTY)

MORTGAGE SUBORDINATION

WHEREAS, JOHN SCOTT RICHARDS and wife, SUZANNE MARIE RICHARDS, (hereinafter called "Mortgagors"), executed a Mortgage covering the hereinafter described real estate (hereinafter called the "UCU Mortgage") to the undersigned University Credit Union, a corporation, (hereinafter called the "Mortgagee") to secure the payment of the indebtedness referred to in the Mortgage which was recorded in Real 63, page 186 in the Probate Office of Shelby County, Alabama:

Lot 33, according to the survey of Heatherwood, Sector 3, as recorded in Map Book 8, page 29 A and B, in the Probate Office of Shelby County, Alabama.

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WHEREAS, the Mortgagors are planning to borrow money from SOUTHTRUST MORTGAGE CORPORATION (hereinafter called "SOUTHTRUST") which loan or loans is to be secured by a mortgage on the above described real estate (hereinafter called "Real Estate") and, as one of the conditions to SOUTHTRUST making said loan or loans to the Mortgagors, SOUTHTRUST has required that the UCU Mortgage be subordinated to the mortgage to be executed in favor of SOUTHTRUST (said mortgage being hereinafter called "SOUTHTRUST Mortgage"); and

WHEREAS, to induce SOUTHTRUST to lend money to the Mortgagors upon such terms and conditions, and in such amount as may be agreed upon by the Mortgagors and SOUTHTRUST and to induce SOUTHTRUST to provide long-term financing in such amount and upon such terms and conditions as may be agreed

John L. Hartman

upon by the Mortgagors and SOUTHTRUST, the Mortgagee has agreed to subordinate the UCU Mortgage to the SOUTHTRUST Mortgage.

NOW, THEREFORE, in consideration of the premises and \$10.00 in hand paid by SOUTHTRUST to the Mortgagee, the receipt and sufficiency of which is hereby acknowledged by the Mortgagee, and to induce SOUTHTRUST to lend money to the Mortgagors upon such terms and conditions and in such amount as may be agreed upon by the Mortgagors and SOUTHTRUST, it is hereby agreed as follows:

(1) The Mortgagee, who is now the owner of the UCU Mortgage does hereby consent and agree that the UCU Mortgage and the lien thereof, and the Mortgagee's rights, title and interest in and to the Real Estate, are and shall be, subject and subordinate to (a) the SOUTHTRUST Mortgage and to all of SOUTHTRUST'S rights, title and interest thereunder. It is understood and agreed by the Mortgagee that the UCU Mortgage shall be subject and subordinate to the SOUTHTRUST Mortgage and to all the advances and debts secured thereby. The Mortgagee agrees to execute any such additional instruments which SOUTHTRUST may request to evidence the subordination of the UCU Mortgage to the SOUTHTRUST Mortgage. Except with respect to this subordination, the UCU Mortgage and the indebtedness secured thereby shall remain in full force and effect.

(2) Mortgagee does further consent to Mortgagors' execution of the SOUTHTRUST Mortgage and does agree that the

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execution of the SOUTHTRUST Mortgage shall not constitute a sale, transfer, assignment or conveyance within the prohibition of UCU or constitute a default of UCU.

(3) This agreement shall be binding upon the successors and assigns of the Mortgagee.

IN WITNESS WHEREOF, the parties have caused this instrument this the 15th day of April, 1991.

UNIVERSITY CREDIT UNION,
a Corporation

By: Stewart A. Draper
Its: Vice President

John Scott Richards
JOHN SCOTT RICHARDS
Borrower

Suzanne M. Richards
SUZANNE MARIE RICHARDS
Borrower

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned authority, in and for said county in said state, hereby certify that Stewart A. Draper whose name as Vice President of University Credit Union, a corporation, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he as such officer and with full authority executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 15th day of April, 1991.

Carla H. Dale
NOTARY PUBLIC

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STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned authority, in and for said county in said state, hereby certify that John Scott Richards and wife, Suzanne Marie Richards, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, they executed the same voluntarily on the date the same bears date.

Given under my hand and official seal this the 15th day of April, 1991.

Carla H. Dale
NOTARY PUBLIC

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RECEIVED BY THE
CLERK OF THE COURT
91 MAY 13 PM 1:16

1. Doc. Tax	_____
2. _____	_____
3. _____	_____
4. _____	10.00
5. _____	2.00
6. _____	1.00
Total	13.00