

This document prepared by:
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STATE OF ALABAMA }
 JEFFERSON COUNTY }

SUBORDINATION AGREEMENT

Inst # 1995-26546

WHEREAS, Raymond L. Vice and wife, Janet D. Vice hereinafter referred to as "Borrower") have applied to Collatera Mortgage, Ltd., (the "Bank") for a loan of money in the amount of \$83,200.00 to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrower unless the undersigned subordinate their lien in said property to the mortgage to be executed by the Borrower, to the Bank.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Bank to make the requested loan to the Borrower, the undersigned hereby agree as follows:

The undersigned hereby subordinate to the mortgage to be executed by the Borrower to the Bank all right, title and interest at law or equity of the undersigned in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 6, in Block 2, according to the survey of Selkirk, a subdivision of Inverness, as recorded in Map Book 6, Page 163 in the Office of the Judge of Probate of Shelby County, Alabama.

including without limitation, that certain mortgage in favor of Alabama Power Credit Union dated _____, and recorded in Book _____, Page _____.

IN WITNESS WHEREOF, Alabama Power Credit Union has caused its Vice President to execute this Subordination Agreement with full authority for and on behalf of said, Alabama Power Credit Union, this the 7th day of September, 1995.

By: V. Merrill Mann
 its Vice President

STATE OF ALABAMA
Jefferson COUNTY

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that V. MERRILL MANN whose name as Vice President of Alabama Power Credit Union, is signed to the foregoing conveyance and who is known to me, is acknowledged before me on this day that, being informed of the contents of the conveyance, he as such office, and with full authority, executed the same voluntarily for and as the act of Alabama Power Credit Union, on the day the same bears date.

Given under my hand and official seal this the 7th day of September, 1995.

James G. Hunt
 NOTARY PUBLIC

My commission expires: 9/25/95

09/22/1995-26546
 10:51 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 NCD 8.50