

STATE OF ALABAMA
SHELBY COUNTY

DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT CERTAIN MORTGAGE, FROM LARRY S. Gardner and wife, Roxann J. Gardner to SouthTrust Bank, HELD BY THE UNDERSIGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT #1998-41134 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, SHALL BE AND IS DECLARED TO BE JUNIOR AND SUBORDINATE TO THE FOLLOWING DESCRIBED FIRST MORTGAGE:

THAT CERTAIN MORTGAGE FROM Larry S. Gardner and wife, Roxann J. Gardner to Scott Mortgage Corporation IN THE AMOUNT OF TWO HUNDRED FORTY THOUSAND AND NO/100 (240,000.00) TO BE FILED FOR RECORD IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 20, ACCORDING TO THE SURVEY OF GREYSTONE, 1ST SECTOR, PHASE IV, AS RECORDED IN MAP BOOK 15, PAGE 107, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF THIS INSTRUMENT HAS BEEN EXECUTED ON THIS THE 10th DAY OF MAY, 1999.

SOUTHTRUST BANK

BY: Alan Drennon III
ITS GROUP VICE PRES.

STATE OF ALABAMA
JEFFERSON COUNTY

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT Alan Drennon III, WHOSE NAME AS Group Vice President OF SOUTHTRUST BANK, EXISTING UNDER THE LAWS OF THE STATE OF DELEWARE, 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 THE 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 SEAL OF OFFICE THIS THE 10th DAY OF MAY, 1999.

Angela Jackson
NOTARY PUBLIC

MY COMMISSION EXPIRES:
My Commission Expires 5-15-2002

Inst # 1999-24311

06/10/1999-24311
09:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 8.50

CLAYTON T. SWEENEY, ATTORNEY AT LAW