

SUBORDINATION OF MORTGAGE

STATE OF ALABAMA)
SHELBY COUNTY)

Before me, the undersigned Notary Public, did appear GERALD A. FORSYTHE who did say as follows:

TRANE FEDERAL CREDIT UNION, is the owner of that mortgage executed by LAURIE A. BELL dated November 29, 2000 and filed for record December 28, 2000 in Instrument 2000-45269, in the Probate Office of Shelby County, Alabama.

This mortgage is on the property legally described as:

Lot 1004, according to the Map of Highland Lakes, 10th Sector, Phase I, an Eddleman Community, as recorded in Map Book 26, page 27, in the Probate Office of Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision recorded as Instrument #1994-07111 and amended by Instrument 1996-17543 and by 1999-31095 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 10th Sector, recorded as Instrument #1999-43196 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

TRANE FEDERAL CREDIT UNION hereby subordinates its mortgage referred to above to that certain new mortgage given to HSBC MORTGAGE CORPORATION (USA) by GEOFFREY A. BELL and LAURIE A. BELL in the principal amount of \$240,000.00 and recorded in Instrument 2002-00089 in the Probate Office of Shelby County, Alabama. The mortgage of TRANE FEDERAL CREDIT UNION shall hereinafter be inferior to that mortgage of HSBC MORTGAGE CORPORATION (USA).

Gerald A. Forsythe
GERALD A. FORSYTHE
PRESIDENT/CEO

Inst # 2002-05062

01/30/2002-05062
08:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00

STATE OF WISCONSIN)
COUNTY OF LACROSSE)

I, NANCY HAMMILL, a Notary Public in and for said county and state do hereby certify that GERALD A. FORSYTHE, whose name is signed to the foregoing instrument on behalf of TRANE FEDERAL CREDIT UNION as its PRESIDENT/CEO, and who with full authority, and who is known to me, acknowledged before me on this day that being informed of the contents of this instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 18th day of JANUARY, 2002.

Nancy Hammill
NOTARY PUBLIC:
My Commission Expires: 7-20-03