

20021113000564550 Pg 1/2 14.00  
Shelby Cnty Judge of Probate, AL  
11/13/2002 12:36:00 FILED/CERTIFIED

**SUBORDINATION OF MORTGAGE**

STATE OF ALABAMA )  
SHELBY COUNTY )

Before me, the undersigned Notary Public, did appear Randy Little who did  
say as follows:

NEXITY BANK, is the owner of that mortgage executed by BRUCE A. GAYLOR and  
DENISE L. GAYLOR dated October 10, 2001 filed for record January 2, 2002 in Instrument  
2002-00267, in the Probate Office of Shelby County, Alabama.

This mortgage is on the property legally described as:

Lot 31, according to the Survey of First Addition Phase III Riverchase Country Club, as  
recorded in Map Book 8, page 179, in the Probate Office of Shelby County, Alabama.

NEXITY BANK hereby subordinates its mortgage referred to above to that certain new  
mortgage given to NATIONAL BANK OF COMMERCE OF BIRMINGHAM by BRUCE A.  
GAYLOR and DENISE L. GAYLOR in the principal amount of \$222,000.00 and recorded in  
Instrument 20021113000564540 in the Probate Office of  
Shelby County, Alabama. The mortgage of NEXITY BANK shall hereinafter be inferior to that  
mortgage of NATIONAL BANK OF COMMERCE OF BIRMINGHAM.

Randy Little V.P.  
Nexity Bank.

STATE OF Alabama )  
COUNTY OF Jefferson )

I, Michael Carter, a Notary Public in and for said county and state do  
hereby certify that Randy Little, whose name is  
signed to the foregoing instrument on behalf of NEXITY BANK

nereby certity that Randy Little, whose name is

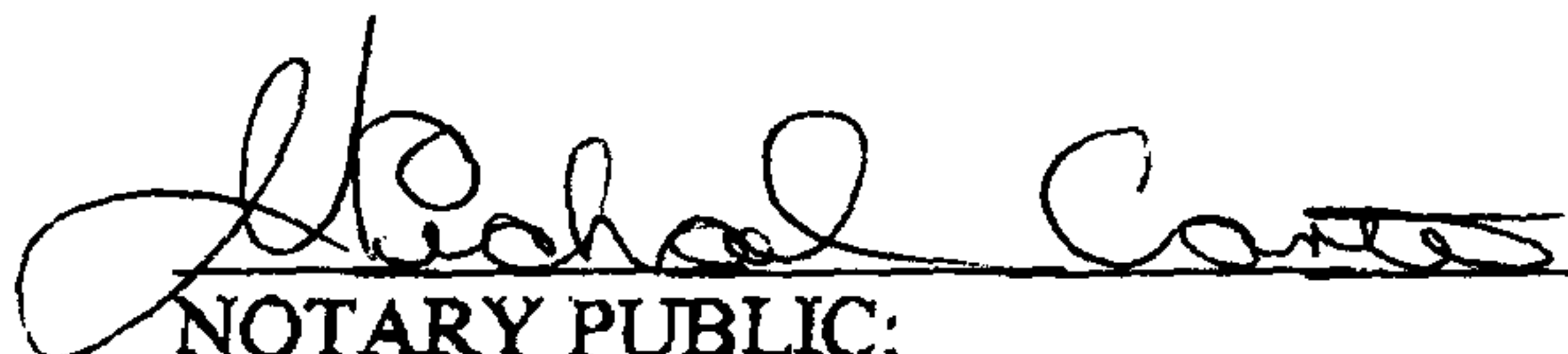
[2]

signed to the foregoing instrument on behalf of NEXITY BANK as its

VP Consumer Lending, 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, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 25<sup>th</sup> day of October, 2002.

  
NOTARY PUBLIC:

My Commission Expires:

**MICHAEL CARTER**  
**MY COMMISSION EXPIRES February 16, 2005**

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