

SUBORDINATION OF MORTGAGE

STATE OF ALABAMA)
SHELBY COUNTY)

Before me, the undersigned Notary Public, did appear George C. Pelekis who did
say as follows:

HERITAGE BANK, is the owner of that mortgage executed by JAMES J. PEOPLES and
RHODA H. PEOPLES dated December 13, 2001 filed for record December 21, 2001 in
Instrument 2001-56304, in the Probate Office of Shelby County, Alabama.

This mortgage is on the property legally described as:

Lot 35, according to the Survey of The Woodlands Sector 1, as recorded in Map Book 27,
page 63, in the Probate Office of Shelby County, Alabama.

HERITAGE BANK hereby subordinates its mortgage referred to above to that certain new
mortgage given to MORTGAGEAMERICA, INC. by JAMES J. PEOPLES and RHODA H.

PEOPLES in the principal amount of \$235,000 and recorded in Instrument

20021230000649230 in the Probate Office of Shelby County,
Alabama. The mortgage of HERITAGE BANK shall hereinafter be inferior to that mortgage of
MORTGAGEAMERICA, INC.

George C. Pelekis
George C. Pelekis
Vice President

STATE OF Alabama)
COUNTY OF Jefferson)

I, Rebekah Turner Wilson, a Notary Public in and for said county and state do
hereby certify that George C. Pelekis, whose name is
signed to the foregoing instrument on behalf of HERITAGE BANK as its

Vice President, 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 18th day of December, 2002.

Rebekah Turner Wilson
NOTARY PUBLIC:

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Feb 15, 2005
BONDED THRU NOTARY PUBLIC UNDERWRITERS