

SUBORDINATION OF MORTGAGE

STATE OF ALABAMA)
JEFFERSON COUNTY)

Before me, the undersigned Notary Public, did appear J. Michael McCrary
who did say as follows:

SOUTHTRUST BANK is the owner of that Mortgage executed by WALTER J. HUGHES and NANCY S. HUGHES on January 13, 1999 in the amount of \$250,000.00 and recorded on January 19, 1999 in Instrument 1999-2188; corrected and re-recorded in Instrument 1999-17854 in the Probate Office of Shelby County, Alabama. This mortgage is on the property legally described as:

Lot 3203, according to the Survey of Riverchase Country Club, 32nd Addition, as recorded in Map Book 14, Page 53, in the Office of the Judge of Probate of Shelby County, Alabama.

SOUTHTRUST BANK hereby subordinates its mortgage referred to above to a certain new mortgage given to SOUTHTRUST MORTGAGE CORPORATION by WALTER HUGHES and NANCY S. HUGHES in the principal amount of \$146,500.00 dated December 19, 2002 and recorded on December 30, 2002 at 2002130000649200 in the Office of the Judge of Probate of Shelby County, Alabama. The mortgage of SOUTHTRUST BANK shall hereinafter be inferior to that mortgage of SOUTHTRUST MORTGAGE CORPORATION.

[Signature]
SOUTHTRUST BANK

STATE OF ALABAMA)
COUNTY OF Morgan)

I, MICHAEL DORNE, a Notary Public in and for said county and state do hereby certify that J. Michael McCrary, whose name is signed to the foregoing instrument on behalf of SOUTHTRUST 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 31st day of JANUARY, 2003.

[Signature]
NOTARY PUBLIC:
My Commfssion Expires: July 24, 2005