

20030213000089220 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
02/13/2003 09:51:00 FILED/CERTIFIED

SUBORDINATION OF MORTGAGE

STATE OF ALABAMA)
SHELBY COUNTY)

Before me, the undersigned Notary Public, did appear Russell Scruggs who did say as follows:

FIRST NATIONAL AMERICA'S BANK, is the owner of that mortgage executed by MICHAEL RITTER and MELISSA RITTER dated October 5, 1999 filed for record November 2, 1999 in Instrument 1999/45194, in the Probate Office of Shelby County, Alabama.

This mortgage is on the property legally described as:

Lot 840, according to the Survey of Eagle Point, 8th Sector, Phase 1, as recorded in Map Book 24, page 127 A & B, in the Probate Office of Shelby County, Alabama.

FIRST NATIONAL AMERICA'S BANK hereby subordinates its mortgage referred to above to that certain new mortgage given to HSBC MORTGAGE CORPORATION by MICHAEL RITTER and MELISSA RITTER in the principal amount of \$254,000 and recorded in Instrument 20030213000089210 in the Probate Office of Shelby County, Alabama. The mortgage of FIRST NATIONAL AMERICA'S BANK shall hereinafter be inferior to that mortgage of HSBC MORTGAGE CORPORATION.

Russell Scruggs, Vice President

STATE OF Alabama)
COUNTY OF Shelby)

I, Sandra M. Johnson, a Notary Public in and for said county and state do hereby certify that Russell Scruggs, whose name is signed to the foregoing instrument on behalf of FIRST NATIONAL AMERICA'S 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 6th day of February, 2003.

Sandra M. Johnson
NOTARY PUBLIC:
My Commission Expires: 8/30/03

John A. Gant P.C.