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SUBORDINATION AGREEMENT

The mortgage executed on June 1, 1990 by Charles W. Ackley, Jr. and Linda Rouse Ackley, as mortgagor, to First Union Home Equity Corporation, as mortgagee, and recorded in the office of the Probate Judge of Shelby County, Alabama in Book 294 of Mortgages, page 708 on June 6, 1990 is in all respects subject to and subordinate to the mortgage executed on June 1, 1990 by Charles W. Ackley, Jr. and Linda Rouse Ackley, as mortgagor, to Troy & Nichols, Inc., as mortgagee, and recorded in the office of the Probate Judge of Shelby County, Alabama in Book 295 of Mortgages, page 280 on June 11, 1990.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
90 SEP -5 PM 12:28
JUDGE OF PROBATE

First Union Home Equity Corporation

BY: E. B. Winslow

Its: AVP

1.	1.00	
2.	1.00	
3.	1.00	3.00
4.	1.00	3.00
5.	1.00	1.00
6.	1.00	1.00
Total		6.50

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North Carolina
State of ~~Alabama~~)
County of ~~Shelby~~)
Mecklenburg

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that E. B. Winslow whose name as Asst. Vice President of First Union Home Equity Corporation, is signed to the foregoing subordination agreement and who is known to me, acknowledged before me on this day that, being informed of the contents of the subordination agreement, he/she, as such officer and full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND THIS THE 28th day of August, 1990.

Robert C. Coney
Notary Public

My Commission Expires: 8-6-91