

STATE OF ALABAMA  
JEFFERSON COUNTY

SUBORDINATION OF MORTGAGE

THIS SUBORDINATION OF MORTGAGE executed this 18th day of March, 1993, by FIRST COMMERCIAL BANK ("First Commercial"), Michael A. Curtis and wife, Arlene R. Curtis ("Curtis").

W I T N E S S E T H:

WHEREAS, Curtis' are the owners of the real estate more particularly described as follows:

Lot 16, according to the Survey of Meadow Brook, 12th Sector, as recorded in Map Book 9, Page 27, in the Probate Office of Shelby County, Alabama.

WHEREAS, Curtis' heretofore executed a mortgage in favor of First Commercial Bank, filed for record July 14th, 1992, recorded in ~~Book XXXXXX~~ Inst. No. ~~Page~~ 1992-13859, in the Probate Office of ~~Jefferson~~ Shelby County, Alabama (the "First Commercial Mortgage"); and

WHEREAS, Curtis' now desire to obtain a mortgage loan from First Commercial Mortgage Corporation (the "FCMC Mortgage") in the principal amount of \$ 116,000.00; and

WHEREAS, First Commercial Mortgage Corporation is desirous of extending credit to Curtis' provided that First Commercial subordinates the lien of the First Commercial Mortgage; and

WHEREAS, in order to induce First Commercial Mortgage Corporation to make the loan to Curtis', First Commercial is willing and desirous to subordinate the lien of the First Commercial Mortgage to the lien of the mortgage of First Commercial Mortgage Corporation dated 18th day of March, 1993, executed by Curtis', filed for record in the Probate Office of ~~Jefferson~~ Shelby County, Alabama, in ~~Book XXXXXX~~ Instrument ~~Page~~ #1993-08617.

NOW, THEREFORE, for and in consideration of the premises and of Ten and No/100 Dollars (\$10.00) and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned do hereby covenant, stipulate, warrant and agree as follows:

1. First Commercial hereby subordinates all its right, title and interest in and to the lien created by the First Commercial Mortgage and other loan documents as defined in the mortgage in favor of First Commercial Mortgage Corporation, its successors and assigns; provided, however, that nothing herein shall be construed to subordinate any rights that First Commercial may have under its mortgage to any debts owing to First Commercial Mortgage Corporation by the Curtis' in excess of the original \$ 116,000.00 secured by the FCMC Mortgage.

2. Curtis', as mortgagors under the First Commercial Mortgage, hereby consent to the subordination of the First Commercial Mortgage to the FCMC Mortgage.

Inst # 1993-10503

04/16/1993-10503  
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SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 9.00

IN WITNESS WHEREOF, the parties have hereunto caused this Subordination of Mortgage to be executed effective this 18th day of March, 19 93.

(X) Michael A. Curtis Michael A. Curtis

(XX) Arlene R. Curtis Arlene R. Curtis

FIRST COMMERCIAL BANK

BY: Nancy J. Laurel Nancy J. Laurel  
ITS: Asst. Vice President

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael A. Curtis and wife, Arlene R. Curtis whose names are signed to the foregoing Subordination, and who are known to me, acknowledged before me on this day that, being informed of the contents of the Subordination, have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 18th day of March, 19 93.

NOTARY PUBLIC, STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: July 29, 1996.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

Nancy J. Laurel  
NOTARY PUBLIC

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Nancy J. Laurel, whose name as Asst. Vice President, of FIRST COMMERCIAL BANK, is signed to the foregoing Subordination, and who is known to me acknowledged before me this day that, being informed of the contents of said instrument, has as such officer, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 18th day of March, 19 93.

Karen Marie Ray  
NOTARY PUBLIC

NOTARY PUBLIC, STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: JUNE 30, 1993.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

NOTARY PUBLIC, STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: JUNE 30, 1993.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

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