STATE OF ALABAMA SHELBY COUNTY

DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT, MORTGAGE FROM GEORGE B
GARRISON, III AND HIS WIFE, BARBARA W. GARRISON, TO AVCO FINANCIAL
SERVICES, WITH AN ORIGINAL INDEBTEDNESS OF Eleven Thousand
DOLLARS

Nine Hundred Seventeen and 88/100

(\$\frac{11,917,88}{29,79} \text{ AND A CURRENT PRINCIPAL BALANCE OF \$\frac{6929.79}{6929.79} \text{ WITH ACCOUNT NUMBER 848409260, HELD BY THE UNDERSTGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT #1993-12323, IN THE PROBATE OF SHELBY COUNTY, ALABAMA, SHALL BE AND IS DECLARED TO BE SECOND AND SUBORDINATE TO THE FOLLOWING DESCRIBED MORTGAGE;

THAT CERTAIN MORTGAGE FROM GEORGE B. GARRISON, III AND HIS WIFE BARBARA W. GARRISON, TO BE GIVEN TO FREEDOM MORTGAGE CORPORATION IN THE APPROXIMATE AMOUNT OF NINETY EIGHT THOUSAND SIX HUNDRED FOURTEEN AND 72/100 (\$98,614.72), WHICH SHALL BE AMORTIZED OVER THIRTY (30) YEARS AT EIGHT PERCENT (8.0%) INTEREST AND RECORDED IN THIRTY (30) YEARS AT EIGHT PERCENT (8.0%) INTEREST OFFICE OF SHELBY COUNTY, ALABAMA; SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 143, ACCORDING TO THE SURVEY OF AUTUMN RIDGE, SECOND SECTOR, AS RECORDED IN MAP BOOK 14, PAGES 16, 17, AND 18, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED IN SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF THIS INSTRUMENT HAS BEEN EXECUTED ON THIS THE DAY OF DECEMBER, 1993.

AVCO FINANCIAL SERVICES OF ALABAMA, INC.

BY:

1'1'S STEPHEN D. BRANDON, VICE PRESIDENT

STATE OF CALLEGENIA COUNTY OF ORANGE

THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT STEPHEN D. BRANCON OF AVCO FINANCIAL WHOSE NAME AS VICE PRESIDENT OF AVCO FINANCIAL SERVICES ALABAMA ORPORATION, EXISTING UNDER THE LAWS OF THE STATE OF ALABAMA, IS SIGNED TO THE FOREGOING INSTRUMENT AND WHO IS KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS DAY THAT, BEING INFORMED OF THE CONTENTS OF THE INSTRUMENT, HE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID CORPORATION.

DECEMBER, 1993.

MY COMMISSION EXPIRES: 09/15/95

MOTARY PUBLIC

Inst # 1994-05164

O2/16/1994-O5164
O8:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
OO: MCD 8.50