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Ms. Barbara Logan  
c/o First Commercial Bank  
P.O. Box 11746  
Birmingham, AL 35202-1746

Inst # 1994-13661

04/26/1994-13661  
03:39 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE  
DD2 SNA 11.00

STATE OF ALABAMA  
JEFFERSON COUNTY

SUBORDINATION OF MORTGAGE

THIS SUBORDINATION OF MORTGAGE executed this 29th day of October, 19 93, by FIRST COMMERCIAL BANK ("First Commercial"), Ronald M. Woodard and wife, Louise S. Woodard ("Woodards").

W I T N E S S E T H:

WHEREAS, Woodards are the owners of the real estate more particularly described as follows:  
Lot 55, according to the Survey of Heritage Oaks as recorded in Map Book 11, Page 23.A & B, in the Probate Office of Shelby County, Alabama.

WHEREAS, Woodards heretofore executed a mortgage in favor of First Commercial Bank, filed for record June 5th, 19 92, recorded in Real Volume Inst.#, Page 1992-10470, in the Probate Office of Shelby County, Alabama (the "First Commercial Mortgage"); and

WHEREAS, Woodards now desire to obtain a mortgage loan from First Commercial Mortgage Corporation (the "FCMC Mortgage") in the principal amount of \$ 108,700.00; and

WHEREAS, First Commercial Mortgage Corporation is desirous of extending credit to Woodards 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 Woodards, 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 29th day of October, 19 93, executed by Woodards, filed for record in the Probate Office of Shelby County, Alabama, in ~~Book Volume~~ Inst.#, Page 1993-40013.

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 Woodards in excess of the original \$ 108,700.00 secured by the FCMC Mortgage.

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

IN WITNESS WHEREOF, the parties have hereunto caused this Subordination of Mortgage to be executed effective this 29th day of October, 19 93.

(X) Ronald M. Woodard Ronald M. Woodard

(XX) Louise S. Woodard Louise S. Woodard

FIRST COMMERCIAL BANK

BY: Barbara Logan Barbara Logan  
ITS: Private Banking Officer

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Ronald M. Woodard and wife, Louise S. Woodard 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 29th day of October, 19 93.

Beverly W. Shelton  
NOTARY PUBLIC

My Commission Expires July 12, 1994

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Barbara Logan, whose name as Private Banking Officer, 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 29th day of October, 19 93.

Beverly W. Shelton  
NOTARY PUBLIC

My Commission Expires July 12, 1994

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