

STATE OF ALABAMA )  
JEFFERSON COUNTY )

SUBORDINATION OF RECORDED LIEN

KNOW ALL MEN BY THESE PRESENTS, that the undersigned University  
Credit Union for good and valuable consideration, the receipt and sufficiency  
of which are hereby acknowledged, does hereby subordinate the lien of that certain  
Mortgage having a maximum amount of \$ 10,000.00 executed by Sue Beth Murphree  
and recorded in Real Volume 1995-35763 page \_\_\_\_\_ in  
the Probate Office of Shelby Alabama, to the lien of that certain Mortgage  
executed by the aforesaid Sue Beth Murphree to Southern  
Capital Resources, Inc. and recorded at Real Volume 1998 page 01700 in  
the Probate Office, said loan in the amount of \$82,000.00 with an appraised value of  
\$115,000.00.  
IN WITNESS WHEREOF, the undersigned has duly executed this instrument  
this 6th day of January, 1998.

University Credit Union

BY: [Signature]  
ITS: SENIOR VICE PRESIDENT

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I, the undersigned, a Notary Public Shelby County for said County, in said  
State, hereby certify that Joe Mc [Signature] whose name as Senior  
Vice-President of University Credit Union is signed to the foregoi  
instrument, and who is known to me, acknowledged before me on this day, that, being  
informed of the contents thereof, he, as such officer and with full authority, executed  
the same voluntarily for and as the act of such corporation.

Given under my hand and official seal, this 6th day of January,

1998.

[Signature]  
Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Oct. 24, 2001  
BONDED THRU NOTARY PUBLIC UNDERWRITERS