

WHEN RECORDED MAIL TO;

BANK ONE, N.A.
2150 S. Country Club Dr. AZ1-2578
Mesa, AZ 85210
Loan Number: 2000093886

Inst # 1998-40374

10/15/1998-40374
11:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CRH 13.50

SUBORDINATION AGREEMENT

BY THESE PRESENTS, BankOne, N.A., formerly known as First USA Federal Savings Bank, a Federal Savings Association, as owner and holder of all the beneficial interest under that certain Deed of Trust executed by:

TRUSTORS:	William Terry Mann
TRUSTEE:	Bank One, NA
BENEFICIARY:	Bank One, NA
AMOUNT:	\$40,000.00
Dated:	July 29, 1998
Recorded:	
Recording:	1998-32288

and affecting that certain real property described as:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE
A PART HEREOF FOR LEGAL DESCRIPTION

for good and valuable consideration, the receipt of which is hereby acknowledged, hereby subordinates the lien of said Deed of Trust and every term, condition and provision of said Deed of Trust to the lien and every term, condition and provision of that Deed of Trust executed by:

TRUSTORS	William Terry Mann:
TRUSTEE:	MortgageAmerica, Inc.
BENEFICIARY:	Mortgage America, Inc.
Dated:	October 9th, 1998
Recorded:	
Recording Number:	1998-40373

Records of **Shelby** County, State of **Alabama**, to secure the original principal amount of **\$81,000.00**. It being the intention of the undersigned that by reason hereby, all of their right, title and interest arising under said first mentioned Deed of Trust shall be inferior subsequent and subordinate to such subsequent Deed of Trust.

SUBORDINATION AGREEMENT
(Continued)

This subordination shall be binding upon and insure to the benefit of the heirs, executors, representatives, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, this presence has been executed this 5th day of October, 1998.

BANKONE, N.A.

BY: Audrey Wishart

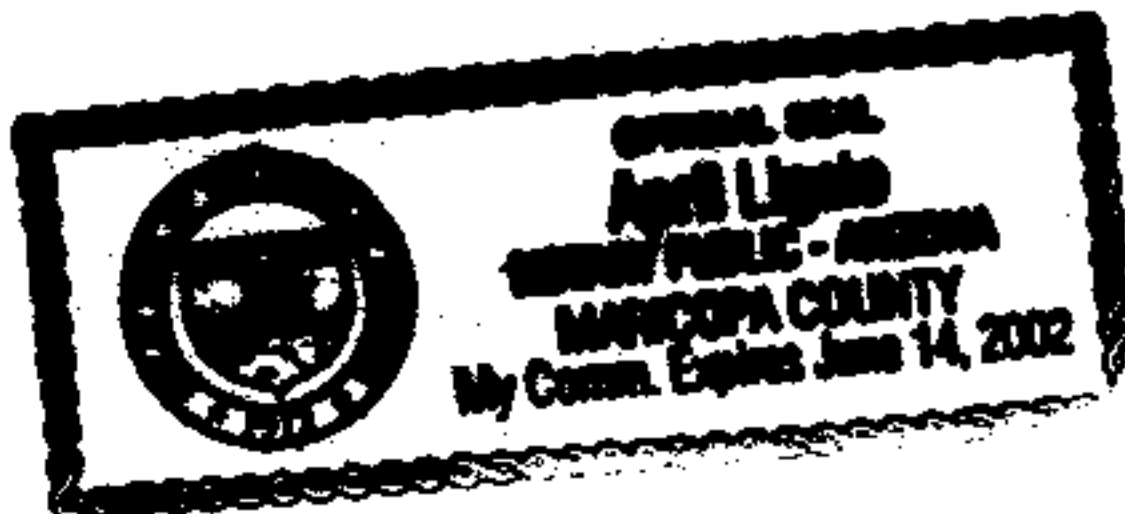
It's: Corporate Officer

STATE OF ARIZONA)

) ss.

COUNTY OF MARICOPA)

This instrument was acknowledged and executed before me this 5th day of October, 1998 by Audrey Wishart, who acknowledged to be the Corporate Officer of BankOne, N.A. and that such officer, being authorized to do so, signed the name of the corporaion as such officer.



Gilbert
Notary Public

Exhibit "A"

**LOT 3, ACCORDING TO THE SURVEY OF FIRST SECTOR OF THE
RESIDENTIAL SUBDIVISION HIGHLANDS, AS RECORDED IN MAP BOOK 10, PAGE
59, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

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