

SUBORDINATION AGREEMENT

STATE OF ALABAMA
COUNTY OF SHELBY

THIS SUBORDINATION AGREEMENT, made and entered into this the 21st
day of October, 19 98, by and between, _____

and _____
Heritage Home Mortgage Corporation
Southtrust Bank Of Alabama
Gary L. McDaniel

WITNESSETH THAT, WHEREAS, _____

and wife, _____
Jodi D. McDaniel

have an outstanding mortgage lien in favor of _____ Southtrust Bank Of
Alabama on that certain real property described
hereinafter to secure an indebtedness in the amount of \$ 35,000.00
and said lien is in full force and effect, said real property being
more particularly described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

and,

WHEREAS, _____ Gary L. McDaniel

and wife, _____ Jodi D. McDaniel

(hereinafter "Borrower", whether one or more), has/have made an
application to Heritage Home Mortgage Corp. for a loan in the sum of
\$ 215,000.00 and Heritage Home Mortgage Corp. is

willing to make said loan to Borrower provided he/she/they furnish
it with a mortgage on the lands described in the aforesaid lien,
and further provided that _____ Southtrust Bank Of Alabama

subordinate the above described lien and make the same second and
subservient to the mortgage of Heritage Home Mortgage Corp. and,

WHEREAS, it is the desire and intention of the parties hereto to
subordinate the lien, operation and effect of the above described
mortgage in favor of _____ Southtrust Bank Of Alabama
for the full balance thereof, to the lien and operation of the
aforesaid mortgage of Heritage Home Mortgage Corp. in order that
last said lien and mortgage shall become a lien of first priority
on the real property described hereinabove, and further, that the
lien and mortgage in favor of _____ Southtrust Bank Of Alabama
shall be, and the same are by these presents made, second, junior
and subservient to that lien and mortgage of Heritage Home
Mortgage Corp. in every manner whatsoever,

Inst # 1998-44432

11/10/1998-44432
07:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CRH 13.50

NOW THEREFORE, in consideration of the premises and the sum of \$ 35,000.00, receipt of which is acknowledged, the undersigned as parties hereto, do hereby agree that the mortgage lien of Gary L. McDanal and wife Jodi D. McDanal to Southtrust Bank Of Alabama dated August 30, 1994, and recorded in Shelby County, Alabama, shall be second and subservient to that certain first mortgage of Gary L. McDanal and wife, Jodi D. McDanal to Heritage Home Mortgage Corp. dated October 21, 1998 and recorded in Shelby County, Alabama, to secure the sum of \$ 215,000.00, plus interest thereon, said lien of Southtrust Bank Of Alabama being subordinated to the first mortgage of Heritage Home Mortgage Corp.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals on this 21st day of October, 19 98.

BY: Stephen A. Pierce TITLE: Asst Vice President
BY: _____ TITLE: _____

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Stephen A. Pierce whose name as Asst. Vice President of _____ is signed to the foregoing instrument, and who is known to me, acknowledge before me on this day that, being informed of the contents of this instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and official seal, this 21 day of October, 19 98.

Shaun M. Wright
Notary Public

My Commission Expires: _____ MY COMMISSION EXPIRES
JUNE 28, 2002.

EXHIBIT "A"

A parcel of land in the SW 1/4 of the SE 1/4 of Section 4 and in the W 1/4 of the NE 1/4 of Section 9, Township 21 South, Range 2 West, Shelby County, Alabama; described as follows: Commence at the Southeast corner of the NW 1/4 of the NE 1/4 of said Section 9; thence run North 00 degrees, 31 minutes, 35 seconds west along the East 1/4-1/4 line 1,493.19 feet to the point of beginning; thence continue last course 369.92 feet; thence run South 70 degrees, 10 minutes, 16 seconds west 917.03 feet to a point on the Northeast right of way of Carriage Lane; thence run South 71 degrees, 12 minutes, 12 seconds east 53.63 feet to the point of a clockwise curve having a delta angle of 51 degrees, 46 minutes, 49 seconds and a radius of 229.78 feet; thence run along the arc of said curve 207.66 feet along said right of way; thence turn south 19 degrees, 25 minutes, 23 seconds east and tangent to said curve 134.51 feet along said right of way, thence run North 70 degrees, 10 minutes, 16 seconds East 667.47 feet to the point of beginning.

Recorded in Inst. No. 1994-30898, Mortgage in Shelby County in the amount of \$35,000.00 to SouthTrust Bank of Alabama

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