

STATE OF ALABAMA  
JEFFERSON COUNTY

SUBORDINATION OF MORTGAGE

THIS SUBORDINATION OF MORTGAGE executed this 18th day of December, 1998, by FIRST COMMERCIAL BANK ("First Commercial"), and Roland S. Hines, Jr. and wife, Susan E. Hines ("Hines").

WITNESSETH:

WHEREAS, Roland S. Hines, Jr. and wife, Susan E. Hines is/are the owner(s) of the real estate more particularly described as follows:  
Lot 9, according to the Survey of Oldham Station, as recorded in Map Book 14, Page 64, in the Probate Office of Shelby County, Alabama.

WHEREAS, Hines heretofore executed a mortgage in favor of First Commercial Bank, filed for record December 30th, 1996, recorded in Inst.#1996-42624, in the Probate Office of Shelby County, Alabama (the "First Commercial Mortgage"); and

WHEREAS, Hines now desire(s) to obtain a mortgage loan from Synovus Mortgage Corp. (the "Synovus Mortgage") in the principal amount of \$ 194,000.00; and

WHEREAS, Synovus Mortgage Corp. is desirous of extending credit to Hines provided that First Commercial subordinates the lien of the First Commercial Mortgage; and

WHEREAS, in order to induce Synovus Mortgage Corp. to make the loan to Hines, First Commercial is willing and desirous to subordinate the lien of the First Commercial Mortgage to the lien of the mortgage of Synovus Mortgage Corp. dated 18th day of December, 1998, executed by Hines, filed for record in the Probate Office of Shelby County, Alabama, recorded in 1999-00663.

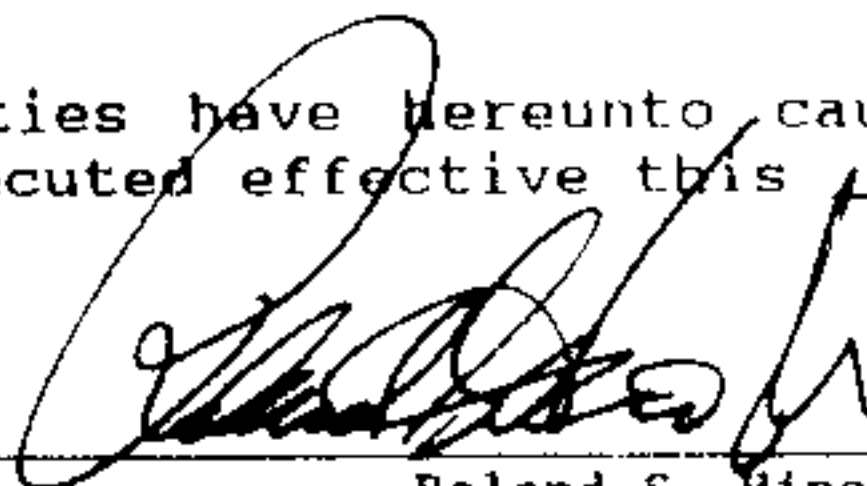
NOW, THEREFORE, for and in consideration of the premises and of Ten and No/100 Dollars (\$10.00) and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned do hereby covenant, stipulate, warrant and agree as follows:

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 Synovus Mortgage Corp., 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 Synovus Mortgage Corp. by (the) Hines in excess of the original \$ 194,000.00 secured by the Synovus Mortgage.

2. Hines, as mortgagor(s) under the First Commercial Mortgage, hereby consent(s) to the subordination of the First Commercial Mortgage to the Synovus Mortgage.

01/06/1999-00663  
12:09 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MEL 11.00

IN WITNESS WHEREOF, the parties have hereunto caused this Subordination of Mortgage to be executed effective this 18th day of December, 1998.



Roland S. Hines, Jr.



Susan E. Hines

FIRST COMMERCIAL BANK

BY:



Tonya Mackinaw

ITS:

Home Equity Manager

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Roland S. Hines, Jr. and wife, Susan E. Hines 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 18th day of December, 1998.

MY COMM. EXP. 01-24-99

  
Notary Public

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Tonya Mackinaw, whose name as Home Equity Manager, 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 18th day of December, 1998.

  
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: Mar. 23, 2002.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

Inst # 1999-00663

01/06/1999-00663  
12:09 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MEL 11:00