

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Ronnie Morton, a married man
did execute and deliver to Joseph Habshey
a certain mortgage recorded in Real Volume 1999, page 20760 in the
Office of the Judge of Probate of Shelby County, Alabama,
covering the real property therein and hereinafter described and
whereas the undersigned Joseph Habshey is desirous of
subordinating said mortgage and making same second, subservient,
subject and inferior to the lien of the mortgage to
Union State Bank, recorded in Instrument number
 in the Office of the Judge of Probate
of Jefferson County, Alabama, being in the amount of \$ 52,665.40
executed by the said Ronnie Morton, a married man on the
property described as:

See attached Exhibit "A" for legal description.

The property referenced herein shall be released for the sum of \$23,233.60 plus accrued interest.

and as a further inducement for Union State Bank
to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said Ronnie Morton the receipt whereof being hereby acknowledged, the undersigned Joseph Habshey does, by these presents, make, declare and confirm that the said mortgage above specifically described and indentified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above mortgage to Union State Bank in all things and in all respects without reservation.

Inst # 1999-20762

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SHELBY COUNTY JUDGE OF PROBATE
003 HNS 13.50

IN WITNESS WHEREOF, Joseph Habshey

has caused this instrument to be executed by ~~its~~ ~~duly~~ ~~authorized~~
~~officer~~ on the day and date first set forth above.

Joseph Habshey
Joseph Habshey

By: _____

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said
County and in said State, hereby certify that _____

_____ whose name as _____

of _____, a corporation, is signed to
the foregoing conveyance, and who is known to me, acknowledged
before me on this day, that being informed of the contents of the
conveyance he/she as such officer and with authority, executed the
same voluntarily for and as the act of said corporation.

Given under my hand and official seal this _____ day of
_____, 1994.

My Commission Expires: _____

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said county, in said State hereby certify
that Joseph Habshey whose name is signed to the
foregoing instrument, and who is known to me, acknowledged before me, that being informed
of the contents of the instrument he executed the same voluntarily on the day the same
bears date.

Given under my hand and official seal this 3rd day of March, 1999.

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NOTARY PUBLIC

EXHIBIT "A"

Part of the SE 1/4 of the NW 1/4 of Section 15, Township 20, Range 3 West, in Shelby County, Alabama, more particularly described as follows:

Commence at the SW corner of Lot 1 of Old Town Helena as recorded in Map Book 22, Page 26, in Shelby County, Alabama; thence North 3 degrees 18 minutes 44 seconds West along the westerly boundary line of Lots 1-8 of said Old Town Helena, a distance of 227.17; thence South 86 degrees 41 minutes 16 seconds West a distance of 12 feet to a point, said point being the SW corner of Lot 9 of said Old Town Helena; thence South 69 degrees 33 minutes 59 seconds West a distance of 278.32 feet to the point of beginning; thence South 5 degrees 40 minutes 17 seconds West and run a distance of 99.29 feet to the North R.O.W. of Lake Davidson Lane; (50 feet R.O.W.) thence North 84 degrees 19 minutes 43 seconds West and along said R.O.W. run a distance of 90.0 feet; thence North 5 degrees 40 minutes 17 seconds East and leaving said R.O.W. run a distance of 99.29 feet; thence South 84 degrees 19 minutes 43 seconds East and run a distance of 90.0 feet to the point of beginning.

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