

HELC #96013944 Line of credit amount \$10,000.00

STATE OF ALABAMA
JEFFERSON COUNTY

SUBORDINATION OF MORTGAGE

THIS SUBORDINATION OF MORTGAGE executed this 11th day of June, 1999, by FIRST COMMERCIAL BANK ("First Commercial"), and William A. Miller and wife, Donna Miller ("Millers").

WITNESSETH:

WHEREAS, William A. Miller and wife, Donna Miller is/are the owner(s) of the real estate more particularly described as follows: Lot 7, according to the survey of Altadena Woods Fourth Sector, as recorded in Map Book 10, Page 62, amended in Map Book 19, Page 128, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

WHEREAS, Millers' heretofore executed a mortgage in favor of First Commercial Bank, filed for record May 14, 1998, recorded in 1998-17812, in the Probate Office of Shelby County, Alabama (the "First Commercial Mortgage"); and

WHEREAS, Millers' now desire(s) to obtain a mortgage loan from AccuBanc Mortgage Corporation (the "AccuBanc Mortgage") in the principal amount of \$ 164,500.00; and

WHEREAS, AccuBanc is desirous of extending credit to Millers' provided that First Commercial subordinates the lien of the First Commercial Mortgage; and

WHEREAS, in order to induce AccuBanc to make the loan to Millers', First Commercial is willing and desirous to subordinate the lien of the First Commercial Mortgage to the lien of the mortgage of AccuBanc dated 11th day of June, 1999, executed by Millers', filed for record in the Probate Office of Shelby County, Alabama, recorded in _____.

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 AccuBanc, 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 AccuBanc by (the) Millers' in excess of the original \$ 164,500.00 secured by the AccuBanc Mortgage.

2. Millers', as mortgagor(s) under the First Commercial Mortgage, hereby consent(s) to the subordination of the First Commercial Mortgage to the AccuBanc Mortgage.

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12:03 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

Inst # 1999-25930

IN WITNESS WHEREOF, the parties have hereunto caused this Subordination of Mortgage to be executed effective this 11th day of June, 1999.

William A Miller
William A. Miller

Donna Miller
Donna Miller

FIRST COMMERCIAL BANK

BY: Tonya Mackinaw
Tonya Mackinaw
ITS: Home Equity Officer

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that William A. Miller and Donna Miller 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 11th day of June, 1999.

[Signature]
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 Officer, 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 11th day of June, 1999.

[Signature]
Notary Public
Exp 10-27-2001

Inst # 1999-25930

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