

SUBORDINATION AGREEMENT

This Subordination of Mortgage is executed this 8th day of September, 2000 by Heritage Bank.

WITNESSETH

WHEREAS, Heritage Bank is the owner and holder of that certain mortgage in the amount of Forty-three Thousand Eight Hundred Seventy-five and 00/100 Dollars (\$43,875.00) from Stephen E. Atkins and his wife E.J. Atkins recorded on July 18, 2000 in Instrument 2000-24065, in the Probate Office of Shelby County, Alabama, said property being more particularly described as follows:

Lot 2325, according to the Survey of Riverchase Country Club, 23rd Addition, as recorded in Map Book 10, page 11 A & B, in the Probate Office of Shelby County, Alabama.

WHEREAS, HSBC Mortgage Corporation (USA) has made a mortgage loan in the amount of Two Hundred Thirty-four Thousand and 00/100 Dollars (\$234,000.00) to Stephen E. Atkins and his wife E.J. Atkins recorded on July 19, 2000 in Instrument 2000-24310, in the Probate Office of Shelby County, Alabama, said loan secured by a mortgage which encumbers the above described real property.

WHEREAS, HSBC Mortgage Corporation (USA) as a condition for making a first mortgage loan requires Heritage Bank to subordinate the lien of its mortgage to the lien of HSBC Mortgage Corporation (USA) and Heritage Bank has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto and in further consideration of the sum of Ten and 00/100 Dollars (\$10.00) in hand paid by HSBC Mortgage Corporation (USA) to Heritage Bank, the receipt and sufficiency of which is hereby acknowledged, Heritage Bank does hereby covenant, consent and agree to and with HSBC Mortgage Corporation (USA) that the lien of Heritage Bank shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of HSBC Mortgage Corporation (USA) which encumbers the above described property provided, however, that the subordination is limited to the amount of Forty-three Thousand Eight Hundred Seventy-five and 00/100 Dollars (\$43,875.00).

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

Signed, sealed and delivered in the presence of:

HERITAGE BANK

By: R. Cooper Lindsey

Cooper Lindsey

Its: Vice-President

Vice-President

STATE OF ALABAMA)

JEFFERSON COUNTY)

09/18/2000-32976
09:13 AM CERTIFIED

I, the undersigned, a Notary Public in and for JEFFERSON COUNTY, in said State, hereby certify that Cooper Lindsey whose name as Vice-President of Heritage Bank, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the content of said instrument, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 8th day of September, 2000.

Tracy A. Corbin
Notary Public

My commission expires Mar. 25, 2003
NOTARY PUBLIC STATE OF ALABAMA AT-LARGE
MY COMMISSION EXPIRES: Mar. 25, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Inst # 2000-32376