DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT CERTAIN MORTGAGE, FROM JAMES R. POLLARD and wife, JUDITH E. POLLARD, to Compass Bank, WITH A MAXIMUM AMOUNT OF \$ 40,000.00, HELD BY THE UNDERSIGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NO. 2001-29498, IN THE PROBATE OFFICE OF JEFFERSON COUNTY, ALABAMA, SHALL BE AND IS DECLARED TO BE SECOND AND SUBORDINATE TO THE FOLLOWING DESCRIBED FIRST MORTGAGE:

THAT CERTAIN MORTGAGE FROM FROM JAMES R. POLLARD and wife, JUDITH E. POLLARD to UNION PLANTERS BANK, N.A. IN THE AMOUNT OF TWO HUNDRED TEN THOUSAND AND 00/100 (\$210,000.00), WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NO. 200/2/4 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BY:

Lot 22, Block 10, according to the Survey of Kerry Downs, as recorded in Map Book 5, Page 135 A & B, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF THIS INSTRUMENT HAS BEEN EXECUTED ON THIS THE 12th DAY OF SEPTEMBER, 2001.

COMPASS BANK

ITS Ast Wer Mus

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT

WHOSE NAME AS

OF COMPASS BANK, IS SIGNED TO THE FOREGOING INSTRUMENT AND WHO IS KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS DAY THAT, BEING INFORMED OF THE CONTENTS OF THE INSTRUMENT, HE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID BANK

GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS THE

DAY OF SEPTEMBER, 2001.

MY COMMISSION EXPIRES.

NATARY DIDITIO

This instrument prepared by: Clayton T. Sweeney, Attorney at Law 2700 Highway 280 East, Suite 390E Birmingham, AL 35223

09/20/2001-40715
12:19 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00