DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT CERTAIN MORTGAGE, FROM RICHARD A. MUMALO, AN UNMARRIED MAN, TO SOUTHTRUST BANK, WITH A MAXIMUM AMOUNT OF \$ 211,000.00 , HELD BY THE UNDERSIGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT #2001-20943, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, SHALL BE AND IS DECLARED TO BE SECOND AND SUBORDINATE TO THE FOLLOWING DESCRIBED FIRST MORTGAGE:

THAT CERTAIN MORTGAGE FROM RICHARD A. MUMALO, AN UNMARRIED MAN, TO SOUTHEASTERN MORTGAGE OF ALABAMA, L.L.C. IN THE AMOUNT OF TWO HUNDRED SEVENTY-FIVE THOUSAND AND 00/100 (\$275,000.00), WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NO. 200/- 523/8 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Lot 34, according to the Survey of Greystone 6th Sector, as recorded in Map Book 17, page 54 A, B, & C in the Probate Office of SHELBY County, Alabama. Together with the non-exclusive easement to use the private roadways, Common Areas and Hugh Daniel Drive, all as more particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions dated 11-6-90, and recorded in Real 317, page 260, in the Probate Office of Shelby County, Alabama, together with all amendments thereto.

SOUTHTRUST BANK

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STATE OF ALABAMA)

Seffenson COUNTY)

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT SEPVENAL REVERSE WHOSE NAME AS ASSALVED FOR SOUTHTRUST BANK EXISTING UNDER THE LAWS OF THE UNITED STATES, 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 CORPORATION.

GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS THE 5 DAY OF NOVEMBER, 2001.

MY COMMISSION EXPIRES:

_MY COMMISSION EXPIRES MAY 30, 2005.

NOTARY PUBLIC

This Instrument Prepared By: Clayton T. Sweeney, Attorney 2700 Highway 280 East, Suite 160 Birmingham, AL 35223

Inst # 2001-52320

12/03/2001-52320
03:21 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00