SUBORDINATION OF MORTGAGE

This SUBORDINATION OF MORTGAGE executed this 15th day of February, 2002 by Nexity Bank (hereinafter referred to as the "Mortgagee").

WITNESSETH:

WHEREAS, Mortgagee is the owner and holder of that certain first mortgage from Randall H. Goggans, a married man, dated March 5, 2001 and recorded in Instrument #2001-7815 in the Probate Office of Shelby County, Alabama.

WHEREAS, Randall H. Goggans, a married man has had the property described in said mortgage resurveyed and this resurvey includes an easement described in Exhibit "A" attached.

NOW THEREFORE, for and in consideration of the premises hereof and of the mutual advantages and benefits accruing to the parties hereto, Nexity Bank does consent and agree to subordinate the above mentioned mortgage to the easement described in Exhibit "A" attached.

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

NEXITY BANK

Kathy Young, its Vice President

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said County in said state, hereby certify that Kathy L. Young, as Vice President/Loan Officer of Nexity Bank, 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, she as such officer and with full authority, executed the same voluntarily.

Given under my hand and official seal this 15th day of February, 2002,

Notary Public /

MICHAEL GOLDSTEIN

My Commission Expines COMMISSION EXPIRES AUGUST 1, 2004

O2/22/2002-08323 O1:09 FM CERTIFIED SHELBY COUNTY JURGE OF PRODATE

ingress/ Egress, Utility and Drainage lying of and parallel to St e following described centerline:

distance of 112.23'; thence N59°22'02"E, a distance of 126.72' left, having a radius of 138.33', a central angle of 40°51'02", and subtended by a chord which bears N40°23'13"E, in the stance of 126.72' left, having a radius of 138.33', a central angle of 35°39'31", are said curve, a distance of said curve, a distance of 35°39'31", are said curve, a distance of 40°51'02", and subtended to the said curve, a distance of 40°51'02", and subtended to the said curve. thence along t said point being the beginning of a non tangent curve suchtanded by a chord which bears N39'42'08'E, and a N84.06,30, W, a Commence at the SE Corner of curve to the right, having a radius of 1,816.53', a centraction of distance of 215.14'; thence along the arc of said a radius of 218.72', a central angle of 36°25'06", and thence along the arc of said curve, a distance of 139.0. subtended by a chord which bears N.39.4. thence N.48.38.48.E, a distance of 96.07.252.23. a central angle of 23.25.36., a the arc of said curve, a distance of 103. subtended angle of 1147/07, and supremously - ---- a distance curve, a distance of 159.05'; thence N07'32'58"E, a distance to the right, having a radius of 249.83', a central angle of distance of the right, having a radius of 249.83', a central angle of the right, having a radius of 249.83', a central angle of the right, having a radius of 249.83', a central angle of the right, having a radius of 249.83', a central angle of the right, having a radius of 249.83', a central angle of the right. distance 4 114"17'07" line, a distance λq e along the arc of said curve, a distance of 86.09 of 40°51'02", and subtended by a chord which bears distance of 178.22'; thence N51°11'49"E, a distance distance of 532.21'; thence N01'03'39"E, a distance of 109.45' to the POINT OF BEGINNING thence and subtended by a central angle of 35.25.05, and subte said curve, a distance of 139.02' to subtended by a chord which bears N 약 along ; te the SW 1/4 of the NE 1, thence N01.03.39"E, ar c of said 108"E, and a chord to a point, said po ars N40°23′13″E, and a chord distance of 112.01′; thence along the arc of said curve, a ars N40°23′13″E, and a chord distance of 112.01′; thence along the arc of said curve, a dars N40°23′13″E, and subtended by a chord which bears N30°00′34E, and a chord distance of e of 35°39′31″, and subtended by a chord which bears N30°00′34E, and a chord distance of distance of 86.09′ to a point of a reverse curve to the right, having a radius of 249.96′, a chord which bears N17°04′04″E, and a chord distance of 174.47′; thence along the arc of 11′49″E, a distance of 114.24′ to a point, said point being the beginning of a non tangent of said curve, a distance of 215.26′ to the point of a compound curve to the right, having of 39.02′ to a point of reverse curve to the left, having a radius of 79.74′, a central which bears N69°47′45″E, and a chord distance of 133.97′; thence along the arc of said which bears N69°47′45″E, and a chord distance of 133.97′; thence along the arc of said which bears N69°47′45″E, and a chord distance of 133.97′; thence along the arc of said which bears N69°47′45″E, and a chord distance of 133.97′; thence along the arc of said chord which bears N69°47′45″E, and a chord distance of 133.97′; thence along the arc of said which bears N69°47′45″E, and a chord distance of 136°40′°. curve, N40"23"13"E, and a chord distance ce of 126.72" to a point, said point central angle said point 1/4 of above said Section, Township and Range; thence N88'54'25"W and all E, a distance of 267.12'; thence N67'11'54"W, a distance of 168.28'; thence EGINNING OF SAID EASEMENT; thence N17'40'40"E, a distance of 147.80' to a to the right, having a radius of 216.49', a central angle of 29'59'52", and chord distance of 112.06'; thence along the arc of said curve, a distance of aid point being the beginning of a non tangent curve to the left, having a ruby a chord which bears N32'11'57"E, and a chord distance of 102.41'; thence distance of 17.32'07" ', and subtended by a chord which bears N07'27'10''E, and 76.46' to the END OF SAID EASEMENT. d chord distance of 102.41'; thence a radius of 518.87', a central angle distance of 136.70'; aiong point, aiong curve having the 9 O

TNSt & 2002-08953

O2/22/2002-08953
O1:09 PM CERTIFIED
SHELBY COUNTY JUNE OF PROBATE
14.70