

SUBORDINATION OF MORTGAGE

STATE OF ALABAMA)
SHELBY COUNTY)

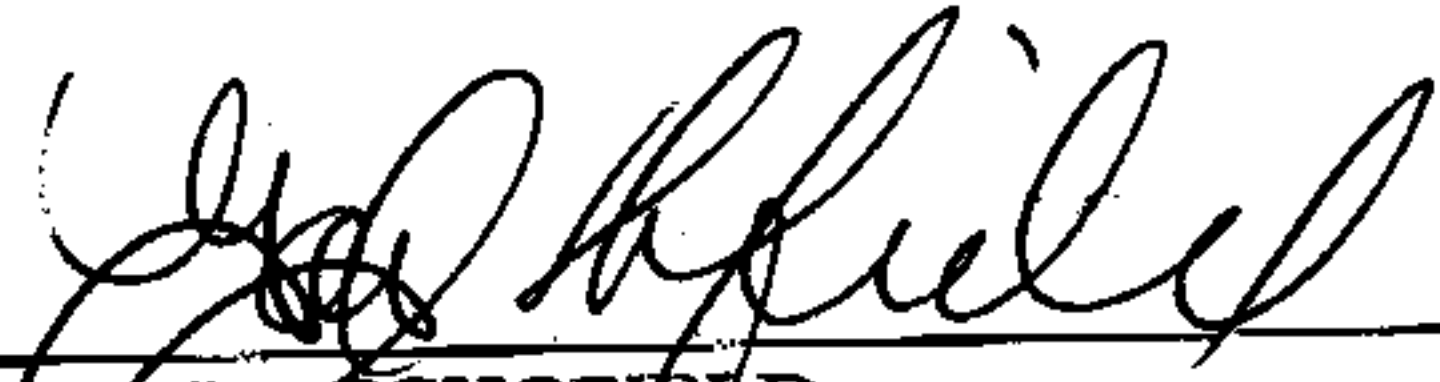
Before me, the undersigned Notary Public, did appear GAYLA SCHOFIELD who did say as follows:

SOUTHTRUST MORTGAGE CORPORATION, is the owner of that Mortgage executed by ANTHONY G. CHAVERS and BISHOP B. CHAVERS on July 16, 2001 and filed for record in Instrument 2001-30471, corrected and re-recorded in Instrument 2001-45079, in the Probate Office of Shelby County, Alabama.

This mortgage is on the property legally described as:

Lot 11, according to the Survey of The Glen Estates, as recorded in Map Book 19, page 9 A & B, in the Probate Office of Shelby County, Alabama.

SOUTHTRUST MORTGAGE CORPORATION hereby subordinates its mortgage referred to above to a certain new mortgage given to SOUTHTRUST MORTGAGE CORPORATION by ANTHONY G. CHAVERS and BISHOP B. CHAVERS in the principal amount of \$248,000.00 and recorded at 2002-11161 in the Probate Office of Shelby County, Alabama. The mortgage of SOUTHTRUST MORTGAGE CORPORATION shall hereinafter be inferior to that mortgage of SOUTHTRUST MORTGAGE CORPORATION.



GAYLA SCHOFIELD
VICE PRESIDENT
SOUTHTRUST MORTGAGE CORPORATION

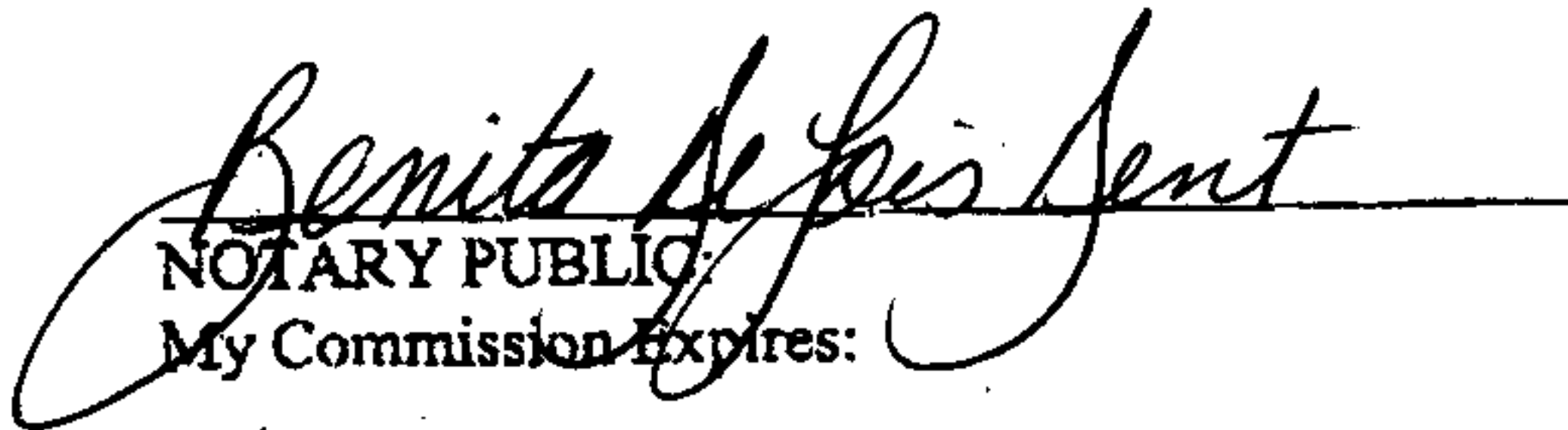
STATE OF ALABAMA)
SHELBY COUNTY)

03/07/2002-11161
03:30 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEI 14.00

FILED # 2002-11161

I, _____, a Notary Public in and for said county and state do hereby certify that GAYLA SCHOFIELD, whose name is signed to the foregoing instrument on behalf of SOUTHTRUST MORTGAGE CORPORATION as its VICE PRESIDENT, and who with full authority to do so, and who is known to me, acknowledged before me on this day that being informed of the contents of this instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 25th day of February, 2002.


NOTARY PUBLIC
My Commission Expires:

Notary Public State of Alabama at Large
My Commission Expires August 20, 2004.
BENITA DELOIS DENT

Inst # 2002-11161

03/07/2002-11161
03:30 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
2002 MEL 14.00