


✓ This instrument Prepared by
Douglas H. Scofield, Atty
P O Box 381704
Birmingham, AL 35238

STATE OF _____
COUNTY OF _____


20020819000391160 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
08/19/2002 08:00:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

In consideration of the sum of One and No/100 Dollars (\$1.00), the receipt of which is hereby acknowledged, COMPASS BANK, IT'S HEIRS AND ASSIGNS, Agrees to Subordinate the Mortgage in the amount of \$43,500.00, recorded in INSTRUMENT # 2002-15921, given by DONALD G. GARDNER AND CHARLENE GARDNER to COMPASS BANK, dated 2/15/02 and filed for record on April 5, 2002, to that certain Mortgage given 7/29/02, 2002, by DONALD G. GARDNER AND CHARLENE GARDNER, to HOMECOMINGS FINANCIAL NETWORK, in the Amount of \$ 145000, and recorded on 8/19/02, 2002, in Instrument 20020819000391150, against the particular land described as follows:

LOT 36, ACCORDING TO THE SURVEY OF HARVEST RIDGE, SECOND PHASE, AS RECORDED IN MAP BOOK 12, PAGE 49, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

COMPASS BANK

By: 

Its: vice president

STATE Alabama
Walker COUNTY

Before me, J. A. Ward a Notary Public in and for said State and County,
Personally Appeared J. S. Byrd of COMPASS BANK, who being informed of
the contents of this instrument executed the same voluntarily as his/her act on the day the same bears
date.

Given Under My Hand and Official Seal of Office this 20 day of July, 2002.


Notary Public

My Commission Expires: 11-15-02