

Subordinate Agreement

This Subordination of Mortgage is executed this 27th day of **September, 2002** by **Heritage Bank**.

Witnesseth

WHEREAS, **Heritage Bank** is the owner and holder of that certain mortgage in the amount of **Fifty Thousand Dollars (\$50,000.00)** from **Larry H. and Wanda S. Lee** recorded on **November 3, 2000** in Instrument Number **2000-38311**, in the Probate Office of **Shelby County, Alabama**, said property being more particularly described as follows:

Lot 141, according to the Survey of Forest Parks 1st Sector, as recorded in Map Book 22, Page 28 A, B & C, in the Probate Office of Shelby County, Alabama.

WHEREAS, **ABN AMRO Mortgage Group, Inc.** has made a mortgage loan in the amount of **One Hundred Forty Thousand Dollars (\$140,000.00)** to **Larry H. and Wanda S. Lee** recorded on _____ in Instrument Number * 20021007000487430, in the Probate Office of **Shelby County, Alabama**, said loan secured by a mortgage which encumbers the above described real property.

WHEREAS, **ABN AMRO Mortgage Group, Inc.** as a condition for making a first mortgage loan requires **Heritage Bank** to subordinate the lien of its mortgage to the lien of **ABN AMRO Mortgage Group, Inc.** and **Heritage Bank** has agreed to do so.

NOW THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto, **Heritage Bank** does hereby covenant, consent and agree to and with **ABN AMRO Mortgage Group, Inc.** that the lien of **Heritage Bank** shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of **ABN AMRO Mortgage Group, Inc.**, which encumbers the above described property provided, however, that the subordination is limited to the amount of **Fifty Thousand Dollars (\$50,000.00)**.

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

Signed, sealed and delivered in the presence of:

HERITAGE BANK

BY: George C. Pelekis
George C. Pelekis

ITS: Vice President

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **George C. Pelekis** whose name as **Vice President of Heritage Bank**, is signed to the foregoing instrument, and who is know to me, acknowledged before me on this day, that being informed of the content of said instrument, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 27th day of **September, 2002**.

Notary Public:

Andrea Leigh Kennedy
Andrea Leigh Kennedy

My commission expires: 8/1/2004