



STATE OF ALABAMA
SHELBY COUNTY

DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT CERTAIN MORTGAGE, FROM S. WAYNE CARR AND AMY T. CARR TO APCO EMPLOYEES CREDIT UNION WITH A MAXIMUM AMOUNT OF \$55,000.00, HELD BY THE UNDERSIGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT #1997/12605 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 CITIZENS BANK IN THE AMOUNT OF ONE HUNDRED EIGHTY FIVE THOUSAND----- AND NO/100 (\$185,000.00) WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT _____ IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. 20021008000491010

SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Lot 47, according to the survey of Greystone, Phase II, 7th Sector, as recorded in Map Book 19, page 121, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF THIS INSTRUMENT HAS BEEN EXECUTED ON THIS THE 12 DAY OF SEPTEMBER, 2002.

APCO EMPLOYEES CREDIT UNION

BY:

V. Merrill Mann

ITS:

Vice President

STATE OF ALABAMA
JEFFERSON COUNTY

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT V. MERRILL MANN, WHOSE NAME AS Vice President OF APCO EMPLOYEES CREDIT UNION. EXISTING UNDER THE LAWS OF THE STATE OF ALABAMA, 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 12 DAY OF SEPTEMBER, 2002.

James G. Hunt
NOTARY PUBLIC

MY COMMISSION EXPIRES:

9/23/2007

CLAYTON T. SWEENEY, ATTORNEY AT LAW