

WHEN RECORDED RETURN TO :

20021031000539550 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
10/31/2002 12:09:00 FILED/CERTIFIED

Reli, Inc.
the TITLE and CLOSING PROFESSIONALS
P O Box 67
1144 Main Street
Gardendale, AL 35071

MORTGAGE LIEN SUBORDINATION AGREEMENT

STATE OF ALABAMA
COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS, That James A. and Renee C. Wolfe
WHEREAS, on _____ (hereinafter referred to as "Mortgagor") did execute in favor
of Colonial Bank, Hereinafter referred to as "Mortgagee") a mortgage which then and does now
constitute a Lien as recorded in 2000-00741, in the Office of the Judge of Probate of
Shelby County, Alabama said property is described as follows:

WHEREAS, the sum of Fifty thousand and 00/100 DOLLARS is still owed
on the debt secured by such mortgage and

WHEREAS, Mortgagor desire to refinance the existing first mortgage on said property through a
new term mortgage in favor of First Federal Mortgage to secure such loan by mortgage lien on the above
described property, and desires that mortgage lien in favor of Mortgagee be subordinated and made junior
to a mortgage lien which Mortgagor desires to effect by executing said mortgage with First Federal Mortgage

WHEREAS, Mortgagee (in consideration of the fact that their mortgage will be better secured
As a second lien on the property) has previously agreed, and are now willing and desirous of executing
such document as is necessary to effect the subordination of their mortgage lien so as to allow Mortgagor
To execute a mortgage furnishing a valid first lien in favor of and to First Federal Mortgage

NOW, THEREFORE, Mortgagee does hereby subordinate his mortgage lien on the above
described property, as established by mortgage, with such mortgage now, by virtue of this document,
hereby made subordinate and junior to the mortgage executed by Mortgagor to First Federal Mortgage
and which mortgage is being recorded simultaneously with this agreement, to secure an indebtedness of
One hundred Forty Eight Thousand & 00/100 DOLLARS

Be it known, however, that the mortgage in favor of Mortgagee shall in all other respects remain
in full force and effect and constitute a first valid lien against the above described property as to all other
Liens (with the sole exception of the lien created in favor of First Federal Mortgage).

Mortgagor and Mortgagee warrant that Mortgagee is the owner of the mortgage.

IN WITNESS WHEREOF, we have hereunto set our signatures and seals this _____ day of
_____, 2002.

Mortgagor

Mortgagee

Colonial Bank
By: [Signature]

Its: Assistant V.P.

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that _____, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day, that being informed of the contents of the foregoing instrument, executed the same voluntarily on the day the same bears date.


Given under my hand and official seal this the _____ day of _____, 2002.

Notary Public
My Commission Expires: _____

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Jo Robertson whose name as Assistant V.P. of Colonial Bank, 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 such 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 official seal, this the 17th day of Oct., 2002.



Notary Public
My Commission Expires: _____
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: June 6, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS