

SUBORDINATION OF RECORDED LIEN

KNOW ALL MEN BY THESE PRESENTS, that the undersigned University Federal Credit Union for good and valuable consideration, the receipt of which is hereby acknowledged, does hereby subordinate the lien of that certain Mortgage having a maximum amount of \$28,000.00 executed by Xan D & Richard A Cooley and recorded as Instrument Number 2002/133002 in the Probate Office of Shelby County, Alabama, to the lien of that certain Mortgage executed by the Xan D & Richard A Cooley to The peoples Homecomings Financial network dated 05/01,2003, in the amount of \$85,000.00. Property securing said Mortgage is represented to have an appraised value of \$140,000.00.

IN WITNESS WHEREOF, the undersigned has duly executed this instrument this * 20030509000 286550 the 1st day of April, 2003.

UNIVERSITY FEDERAL CREDIT UNION

ITS: Senior Vice President

STATE OF ALABAMA) JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that S. Glenn Bryan whose name as Senior Vice President of University Federal Credit Union is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents thereof, he, as such officer and with full authority, executed the same voluntarily for and as the act of such corporation.

Given under my hand and official seal, this the 1st day of April, 2003.

Notary Public Sacual Cary Szenh.

My commission expires July 20,2005.

