



20030513000297150 Pg 1/2 17.00
Shelby Cnty Judge of Probate, AL
05/13/2003 11:09:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

WHEREAS, under the date of September 29, 2000, a mortgage was given to Shon P. Messer, Single by Charter One Mortgage Corp., in the original amount of \$13,370.00, which mortgage was recorded on October 19, 2000, in Instrument No. 20003, Page 6384, of the Shelby County, Alabama Records, and which mortgage covers the following described real property situate and lying in:

See attached Schedule A

WHEREAS, Allstate Bank
has agreed to make a mortgage loan to Shon P. Messer, Single in
the amount of \$112,000.00, hereinafter called the "new mortgage",
covering the property above described, provided the mortgage
first described is subordinated to it; and

WHEREAS, the undersigned, in order to induce the making of the new mortgage loan and in consideration of the sum of ONE DOLLAR (\$1.00) and other good and valuable consideration, desires to subordinate their mortgage to the new mortgage;

NOW THEREFORE, in consideration of the premises, the mortgage first described above is by this instrument subordinated and made inferior to the mortgage to be given to Shon P. Messer, Single, dated , 20 , and recorded May 13, 2003 in Instrument No. * , Page , of the Shelby County, Alabama Records. * 20030513000297140

IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal(s) this 1st day of April, 2003.

Signed, sealed and delivered
in the presence of:

Charter One Mortgage Corp.

Kathryn C. Cuthrell
Kathryn C. Cuthrell
Assistant Vice President

STATE OF VIRGINIA
COUNTY OF HENRICO

I, DAWN ATKINSON, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN SAID STATE, HEREBY CERTIFY THAT KATHRYN C. CUTHRELL, WHO IS NAMED AS AUTHORIZED SIGNER OF CHARTER ONE MORTGAGE CORP., A CORPORATION, IS SIGNED TO THE FOREGOING SUBORDINATION AGREEMENT AND WHO IS KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS DAY THAT BEING INFORMED OF THE CONTENTS OF THE SUBORDINATION AGREEMENT, SHE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID CORPORATION.

GIVEN UNDER MY HAND ON APRIL 1, 2003.

Jaime Attanasio
NOTARY PUBLIC
MY COMMISSION EXPIRES:
DECEMBER 31, 2005

EXHIBIT "A"

ALL THAT PARCEL OF LAND IN CITY OF MAYLENE, SHELBY COUNTY, STATE OF ALABAMA. AS MORE FULLY DESCRIBED IN DEED INSTR# 200036382, , ID# 23-2-04-0-005-019-000, BEING KNOWN AND DESIGNATED AS LOT 148, CEDAR GROVE AT STERLING GATE SECTOR 2, PHASE 3 26-122, FILED IN PLAT BOOK 23, PAGE 122 .