

SUBORDINATION OF MORTGAGE

STATE OF ALABAMA)
SHELBY COUNTY)

Before me, the undersigned Notary Public, did appear GEORGE C. PELEKIS, SENIOR VICE PRESIDENT who did say as follows:

HERITAGE BANK, is the owner of that mortgage executed by VIRGINIA KAY JOHNS WATTS filed for record January 3, 2002 in Instrument 2002/416, in the Probate Office of Shelby County, Alabama.

This mortgage is on the property legally described as:

Lot 212, according to the Survey of Sterling Gate - Cedar Grove, Sector 2, Phase 5, as recorded in Map Book 28, page 91, in the Probate Office of Shelby County, Alabama.

HERITAGE BANK hereby subordinates its mortgage referred to above to that certain new mortgage given to MORTGAGEAMERICA, INC. by VIRGINIA KAY JOHNS WATTS in the principal amount of \$117,250.00 and recorded in Instrument

20030520000312550 in the Probate Office of Shelby County, Alabama. The mortgage of HERITAGE BANK shall hereinafter be inferior to that mortgage of MORTGAGEAMERICA, INC..

George C. Pelekis

GEORGE C. PELEKIS
HEAD OF RETAIL BANKING
SENIOR VICE PRESIDENT

STATE OF Alabama)
COUNTY OF Jefferson)

I, Debra M Clark, a Notary Public in and for said county and state do hereby certify that GEORGE C. PELEKIS, whose name is signed to the foregoing instrument on behalf of HERITAGE BANK as its SENIOR VICE PRESIDENT, and who with full authority, and who is known to me, acknowledged before me on this day that being informed of the contents of this instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 13th day of May, 2003.

Debra M Clark

NOTARY PUBLIC:

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 13, 2004
BOULEVARD TERRY NOTARY PUBLIC UNDERWRITERS