

**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 JONATHAN C. MONTGOMERY dated April 5, 2002 and filed for record April 11, 2002 in Instrument 2002-16943, in the Probate Office of Shelby County, Alabama.

This mortgage is on the property legally described as:

Lot 4, according to the Survey of Caldwell Crossings, as recorded in Map Book 29, page 9, 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 JONATHAN C. MONTGOMERY in the principal amount of \$180,000.00 and recorded in Instrument 20030603000342770 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, John A. Gant, 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 20th day of May, 2003.

John A. Gant  
NOTARY PUBLIC: John A. Gant  
My Commission Expires: 10/20/05