

STATE OF ALABAMA)
COUNTY OF SHELBY)

DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT CERTAIN MORTGAGE, FROM **JOHN C. FARREN AND WIFE, CATHERINE A. FARREN TO COMPASS BANK**, WITH A MAXIMUM AMOUNT OF **\$50,000.00**, HELD BY THE UNDERSIGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NO. 20020612000276690 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA SHALL BE AND IS DECLARED TO BE SECOND AND SUBORDINATE TO THE FOLLOWING DESCRIBED FIRST MORTGAGE:

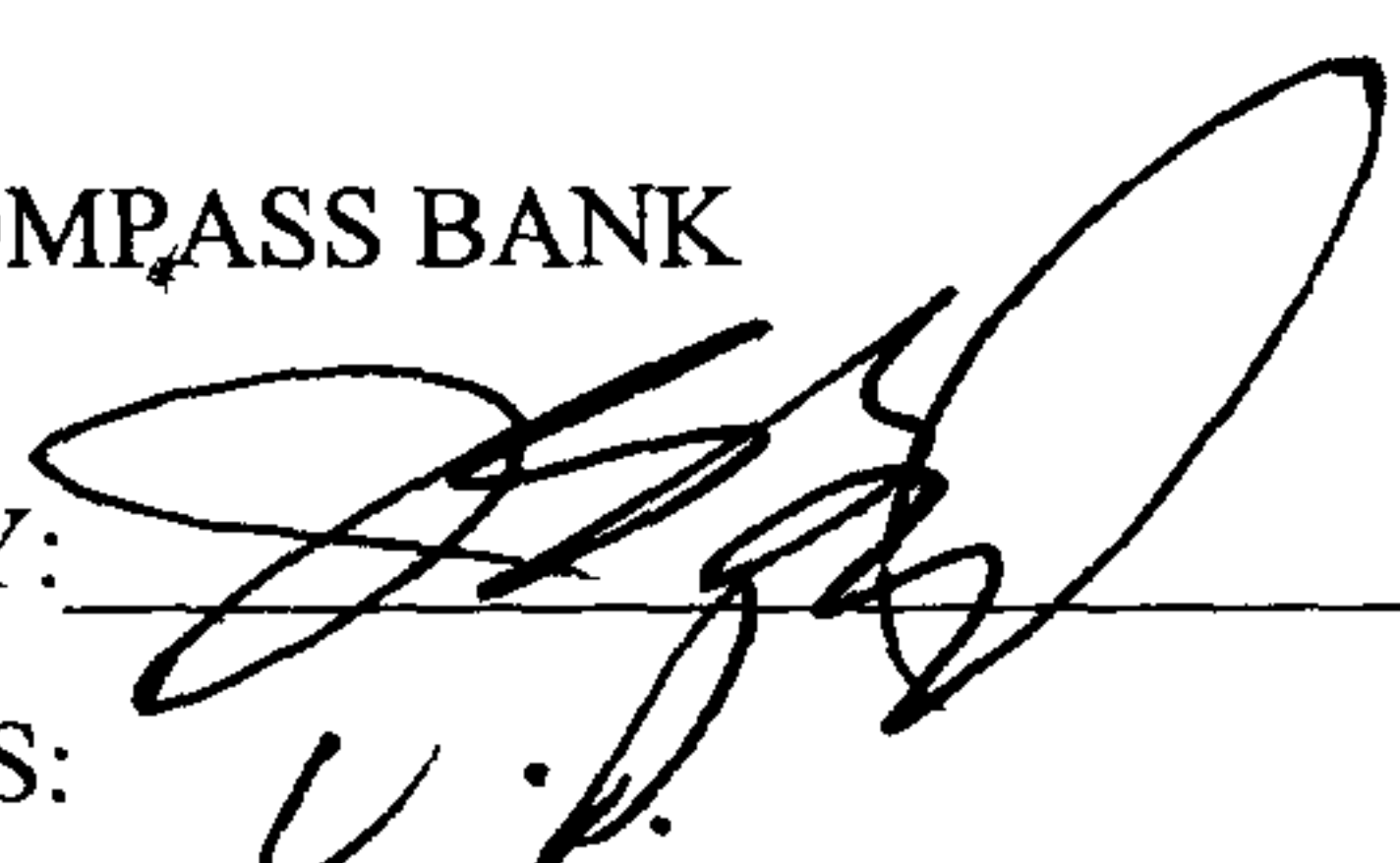
THAT CERTAIN MORTGAGE FROM **JOHN C. FARREN AND CATHERINE A. FARREN TO SOUTHTRUST MORTGAGE CORPORATION** IN THE AMOUNT OF **TWO HUNDRED SIXTEEN THOUSAND NINE HUNDRED AND 00/100 (\$216,900.00)**, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NO. 20030701000414120 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

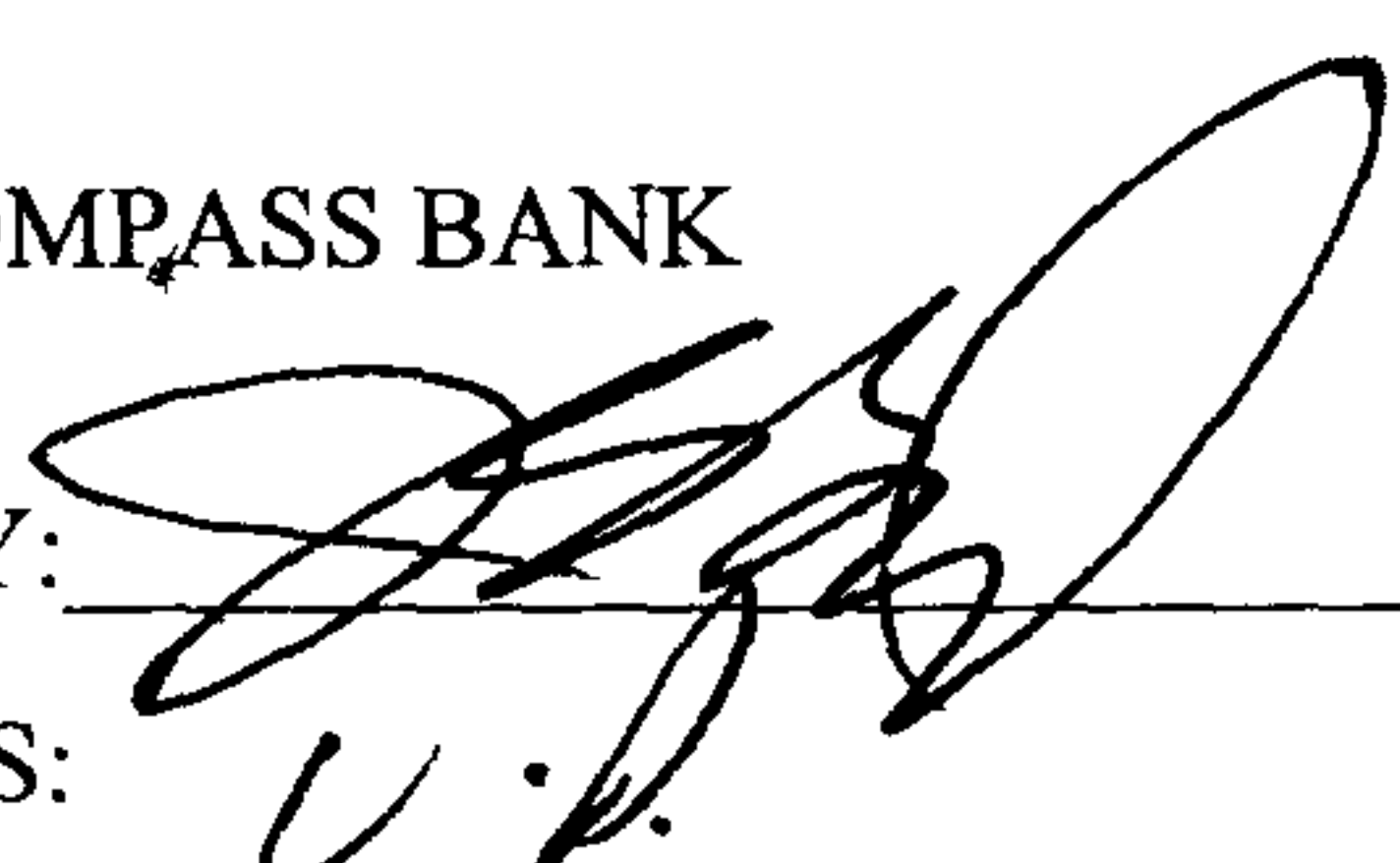
SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Lot #36, ACCORDING TO THE Survey of Southern Pines, 5th Sector, as recorded in Map Book 9, Page 106, in the Office of the Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF THIS INSTRUMENT HAS BEEN EXECUTED ON THIS THE 21st DAY OF MAY, 2003.

COMPASS BANK

BY: 

ITS: 

STATE OF ALABAMA)
Jefferson COUNTY)

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT J. S. Burc, WHOSE NAME AS Vice President OF COMPASS 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 THE INSTRUMENT, HE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID BANK

GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS THE 21 DAY OF MAY, 2003.

MY COMMISSION EXPIRES:
7-31-05

Sharon Martin Kyser
NOTARY PUBLIC

This instrument prepared by:
Clayton T. Sweeney, Attorney at Law
2700 Highway 280 East, Suite 160
Birmingham, AL 35223



CLAYTON T. SWEENEY, ATTORNEY AT LAW