

STATE OF ALABAMA)
SHELBY COUNTY)

20030930000657150 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
09/30/2003 11:03:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

WHEREAS, the undersigned, HERITAGE BANK, an Alabama corporation, is the owner of that certain mortgage executed by Jennifer L. Yates on July 23, 2003, in the amount of Five Thousand and No/100 (\$5,000.00) Dollars and recorded in Instrument No. 20030801000497840 in the Probate Office of Shelby County, Alabama ("Heritage Mortgage"); and

WHEREAS, MortgageAmerica, Inc. is the owner of that certain mortgage executed by Jennifer L. Yates on July 23, 2003, in the amount of Seventy Six Thousand and No/100 (\$76,000.00) Dollars and recorded in Instrument No. 20030801000497830 in said Probate Office ("MortgageAmerica Mortgage"); and

WHEREAS, Jennifer L. Yates has requested that Heritage Bank subordinate the Heritage Mortgage to the MortgageAmerica Mortgage.

NOW, THEREFORE, in consideration of the sum of \$1.00 and other good and valuable consideration, the receipt, adequacy and sufficiency whereof are hereby acknowledged, the undersigned, Heritage Bank, does hereby further affirm that the Heritage Mortgage is and shall be second, junior and subordinate in all respects to said MortgageAmerica Mortgage.

IN WITNESS WHEREOF, Heritage Bank has caused this instrument to be executed on this the 23rd day of July, 2003.

HERITAGE BANK

By: 

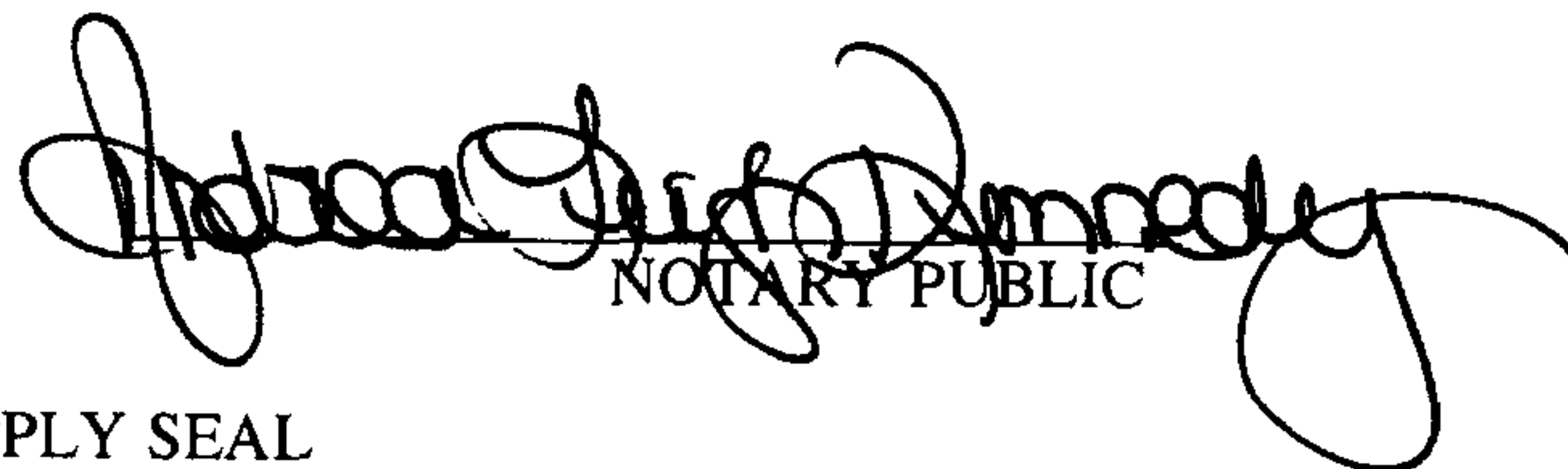
Jayne Martin

Its: Banking Center Manager

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Jayne Martin, whose name as Banking Center Manager of Heritage 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, she, as such officer and with full authority, executed the same voluntarily for and as the act of said Heritage Bank.

Given under my hand and seal this the 23rd day of July, 2003.


NOTARY PUBLIC

My commission expires: PLEASE APPLY SEAL

8/1/2004

This instrument prepared by:
Linda H. Vernon
Law Office of Daniel P. Rosser
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Birmingham, AL 35209