

SUBORDINATION OF MORTGAGE

STATE OF ALABAMA)
SHELBY COUNTY)

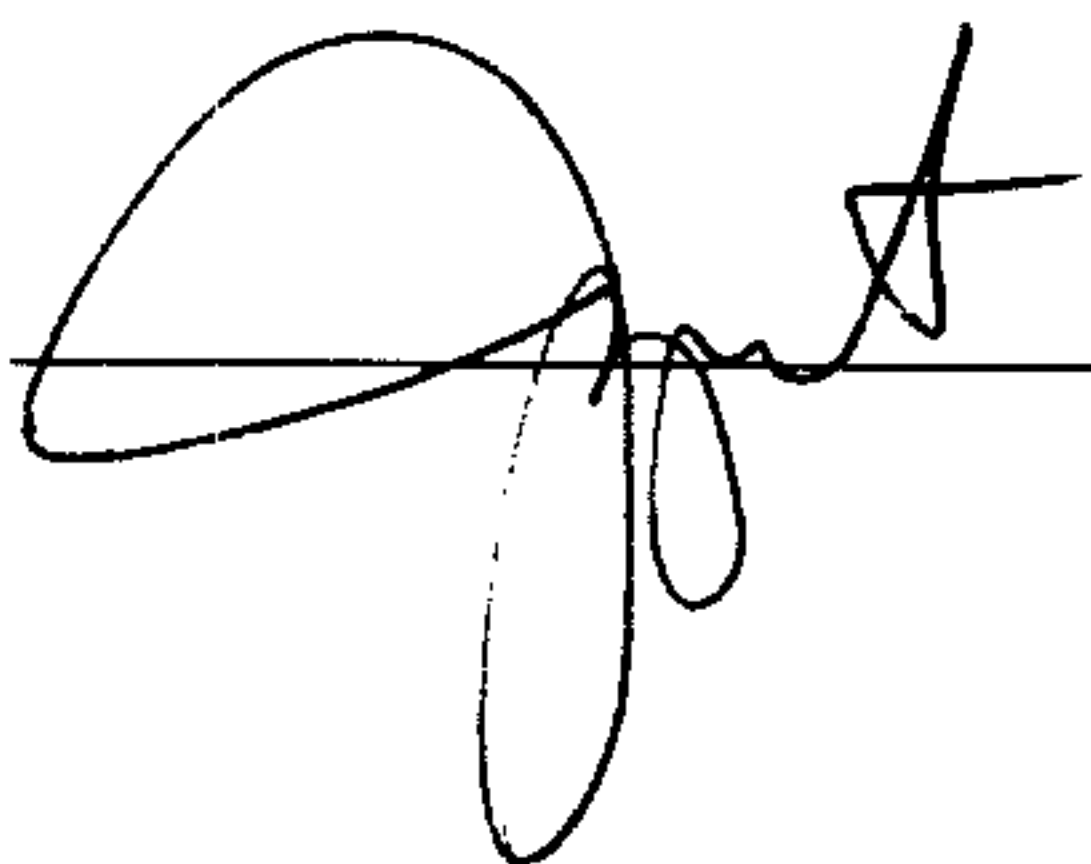
Before me, the undersigned Notary Public, did appear Jayme Martin who did say as follows:

HERITAGE BANK, is the owner of that mortgage executed by MICHAEL C. RICE and SHARON L. RICE dated September 19, 2002 and filed for record in Instrument 20020930000470440, in the Probate Office of Shelby County, Alabama.

This mortgage is on the property legally described as:

Lot 2007 A, according to Resurvey of Lot 2007, Brook Highland, an Eddleman Community, 20th Sector and Acreage, as recorded in Map Book 25, page 77 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 MICHAEL C. RICE and SHARON L. RICE in the principal amount of \$312,500.00 and recorded in Instrument 20030702000417840 in the Probate Office of Shelby County, Alabama. The mortgage of HERITAGE BANK shall hereinafter be inferior to that mortgage of MORTGAGEAMERICA, INC..



STATE OF Alabama)
COUNTY OF Jefferson)

I, Cathy Brazier, a Notary Public in and for said county and state do hereby certify that Jayme Martin, whose name is signed to the foregoing instrument on behalf of HERITAGE BANK as its Banking Center Manager, 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 3rd day of November, 2003.



NOTARY PUBLIC:

My Commission Expires: 1/6/2005