

This Instrument Prepared By:
Aliant Bank,, Shelly Hudson
P.O. Box 383067
Birmingham, AL 35238-3067

20031205000789030 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
12/05/2003 10:34:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

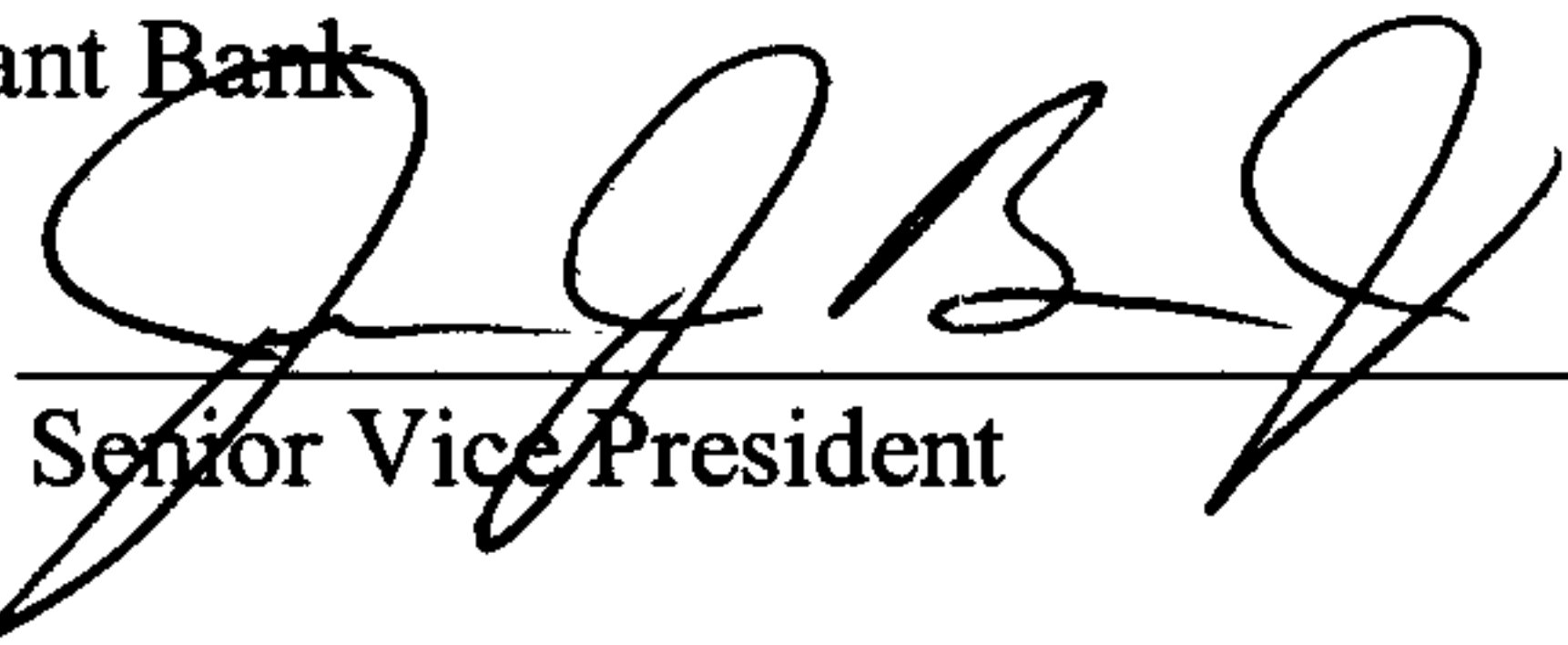
For value received, the sufficiency of which is hereby acknowledged, the undersigned, ALIAN BANK, a corporation, does by these presents agree that the lien and operation of that certain mortgage dated November 13, 2001 in the original amount of \$140,000.00 against the real estate described below, given to the undersigned by Donald J. Hecklinski and Donna M. Hecklinski, Husband and Wife, and recorded in RLPY/Roll 2001, at Page/Frame/Card 50203, in the Probate Office of Shelby County, Alabama, be, and it hereby is, second and subordinate to that certain mortgage against the same real estate dated November 24, 2003, given by Donald J. Hecklinski and Donna M. Hecklinski, Husband and Wife, to MortgageAmerica, Inc., in the principal amount of One hundred fifty thousand dollars and no/100 (\$150,000.00), as recorded in Instrument 2003/205000789020 in said Probate Office.

The real estate made the subject of this agreement is described as follows:

Lot 2432, according to the Survey of Riverchase Country Club 24th Addition, as recorded in Map Book 10, Page 64, in the Probate Office of Shelby County, Alabama; situated in Shelby County, Alabama.

GIVEN under the hand and seal of the undersigned this 24th day of November, 2003.

Aliant Bank

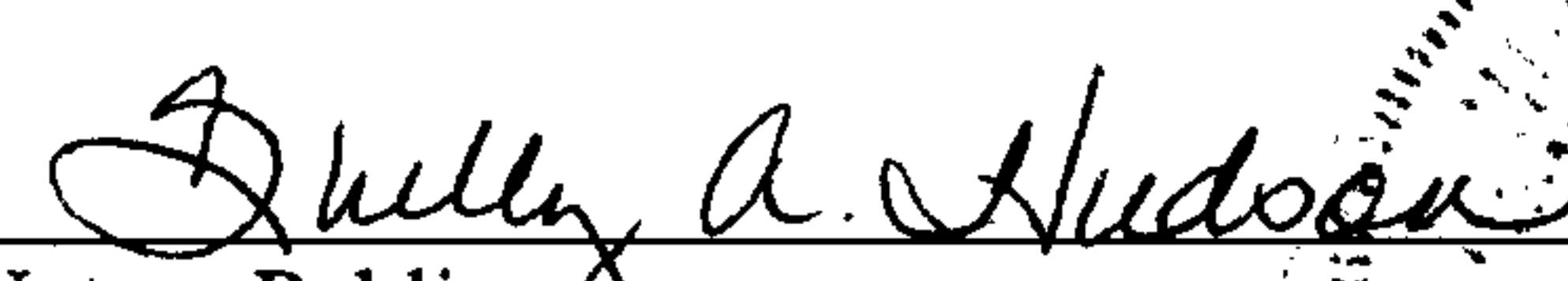
By: 

Its: Senior Vice President

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, Notary Public, in and for said County, in said State, hereby certify that John J. Burke, Jr., whose name as Senior Vice President of Aliant Bank, is signed to the foregoing and who is known to me, acknowledged before me on this day, that, being informed of the contents of the instrument, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 24th day of November, 2003.


Notary Public

Property Address: 2319 Sping Iris Drive, Birmingham, AL 35244

Send Recorded Original To:

Aliant Bank, Attn: Shelly Hudson, PO Box 383067, Birmingham, AL 35238-3067

