

When recorded mail to:

Joseph Habshey 3807 Helena Road Helena, Alabama 35080

SUBORDINATION OF MORTGAGE LIEN

Date: January 21, 2004

Subordinating Party: Joseph Habshey

Subordinated Mortgage Lien:

Date: January 19, 1998

Mortgagor: Ronnie Morton

Mortgagee: Joseph Habshey

Note secured by Subordinated Lien: Note dated February 19, 1998 in the original principal amount of \$515,281.77

Recording information: Mortgage dated 1/19/98 recorded on 2/27/98 in the Probate Office of Shelby County, Alabama as instrument number 1998-06744.

Superior Mortgage Lien

Date: January 28, 2004

Borrower: Ronnie Morton

Lender: Alamerica Bank

Note secured by Superior Mortgage Lien: Note dated 1/28/04 with an original principal loan amount of \$230,000.00.

Recording information: Mortgage dated 1/28/04 and recorded on 1-29-04 in the Probate Office of Shelby County, Alabama as Instrument #20040/29000048720

Property: Lots 2, 3 and 4, according to the Final Plat of Old Town Market Place, as

recorded in Map Book 32 Page 109 in the Probate Office of Shelby

County, Alabama.

WHEREAS, the subordinating party is the owner and holder of the Subordinated Mortgage, which is a lien against the property.

WHEREAS, the parties desire to subordinate this lien as it affects Lots 2, 3 and 4, according to the Final Plat of Old Town Market Place, as recorded in Map Book 32 Page 109 in the Probate Office of Shelby County, Alabama.

THEREFORE, for value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change or alteration of the Superior Lien or the Note secured by the Superior Lien.

Joseph Habshey

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County and State, hereby certify that JOSEPH HABSHEY whose name 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 executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND SEAL on this the 21st day of January, 2004.

Notary Public

State of Alabama at Large

(SEAL)

My Commission Expires: MY COMMISSION EXPIRES MARCH 1, 2004