

STATE OF ALABAMA)
COUNTY OF SHELBY)

DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT CERTAIN MORTGAGE, FROM KAREN L. JOINSON AND JOHN M. JOINSON TO COMPASS BANK, WITH A MAXIMUM AMOUNT OF TWELVE THOUSAND DOLLARS AND 00/100 (\$12,000.00), HELD BY THE UNDERSIGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NUMBER 20021126000590850 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, SHALL BE AND IS DECLARED TO BE SECOND AND SUBORDINATE TO THE FOLLOWING DESCRIBED FIRST MORTGAGE:

THAT CERTAIN MORTGAGE FROM KAREN L. JOINSON AND JOHN M. JOINSON TO SOUTHTRUST MORTGAGE CORPORATION IN THE AMOUNT OF ONE HUNDRED THREE THOUSAND DOLLARS AND 00/100 (\$103,000.00), WHICH SAID MORTGAGE IS RECORDED IN OFFICIAL RECORDS IN INSTRUMENT NO. 20040213000076870 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 24, ACCORDING TO THE SURVEY OF SHANNON GLEN, AS RECORDED IN MAP BOOK 7, PAGE 94, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF THIS INSTRUMENT HAS BEEN EXECUTED ON THIS THE 2nd DAY OF FEBRUARY, 2004.

COMPASS BANK

BY: [Signature]

It's V.P.

STATE OF ALABAMA)
Jefferson COUNTY)

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT J.S. Byrd, WHOSE NAME as V.P. 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 2nd DAY OF FEBRUARY, 2004.

MY COMMISSION EXPIRES:

5/10/06

[Signature]
NOTARY PUBLIC

This instrument prepared by:
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Birmingham, AL 35223

CLAYTON T. SWEENEY, ATTORNEY AT LAW