

STATE OF GEORGIA }  
COUNTY OF COBB }

20040415000195350 Pg 1/1 11.00  
Shelby Cnty Judge of Probate, AL  
04/15/2004 09:10:00 FILED/CERTIFIED

### SUBORDINATION AGREEMENT

WHEREAS, **Brenda Harris and Donald Harris** (hereinafter referred to as the "Borrower", whether one or more) has applied to **SouthPoint Financial Services, Inc.** (the "Mortgagee") for a loan of \$ 425,600.00 to be secured by a first mortgage on the property hereinafter described; and

WHEREAS, the undersigned has a judgment in the amount of \$171,374.84, dated June 26, 2001, from UniFund Financial Corp. vs. Haroco LLC, et al, with Brenda R. Harris as defendant, in case #CV 2001 000439.00 or other interest in said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to the Mortgagee; as recorded in Instrument #2001-26371 in Shelby County, Alabama and

WHEREAS, the Mortgagee is unwilling to make the requested loan to the Borrower unless the undersigned subordinate their judgment or other interest in said property to the mortgage to be executed by the Borrower to the Mortgagee.

NOW, THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Mortgagee to make the requested loan to the Borrowers, the undersigned hereby agrees as follows:

The undersigned hereby subordinates to the mortgage to be executed by the Borrowers to the Mortgagee all right, title and interest at law or equity of the undersigned in and to the following described property situated in **Shelby County, Alabama**, to-wit:

**Lot 3415, according to the Map and Survey of Riverchase Country Club, 34<sup>th</sup> Addition, as Recorded in Map Book 15, page 32, A, B and C, in the Probate Office of Shelby County, Alabama.**

including, without limitation, any lien which the undersigned have on said property.

IN WITNESS WHEREOF the undersigned have hereunto set their hands and seals this the 2<sup>ND</sup> day of APRIL, 2004.

**UniFund Financial Corporation**

By: [Signature]

As: PRESIDENT

STATE OF GEORGIA }  
COUNTY OF COBB }

I, MONICA BYRD, a Notary Public in and for said County and in said

State, hereby certify that LARRY D. McCREARY whose name as

PRESIDENT of UNIFUND FINANCIAL CORPORATION corporation, 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 corporation. Given under my hand and official seal this the 2<sup>ND</sup> day of

APRIL, 2004.

[Signature]  
Notary Public

My Commission Expires:

