

20050211000068520 Pg 1/2 14.00
 Shelby Cnty Judge of Probate, AL
 02/11/2005 10:38:00 FILED/CERTIFIED

SUBORDINATION OF MORTGAGE

STATE OF ALABAMA)
 SHELBY COUNTY)

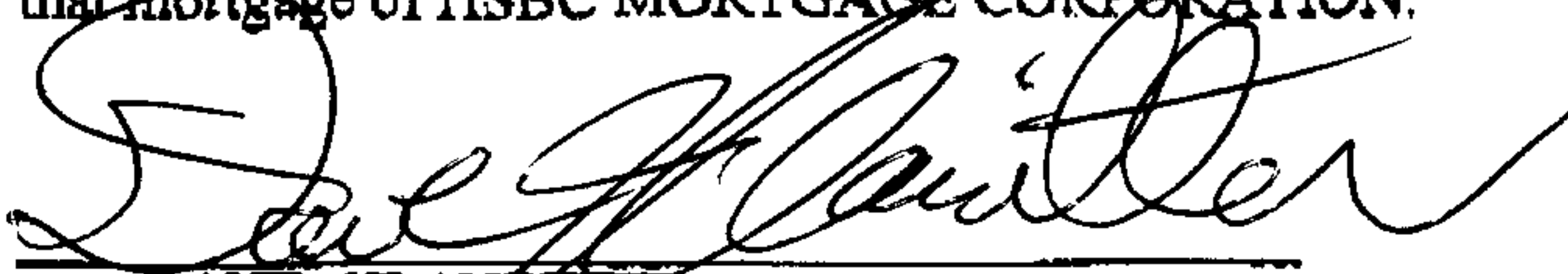
Before me, the undersigned Notary Public, did appear DAVE KLAWITTER who did say as follows:

TRANE FEDERAL CREDIT UNION, is the owner of that mortgage executed by GEOFFREY A. BELL and LAURIE A. BELL, dated November 29, 2000 and filed for record December 28, 2000 in Instrument 2000-45269 and Subordination Agreement filed in connection therewith in Instrument 2002-5062, in the Probate Office of Shelby County, Alabama.

This mortgage is on the property legally described as:

See attached Exhibit "A"

TRANE FEDERAL CREDIT UNION hereby subordinates its mortgage referred to above to that certain new mortgage given to HSBC MORTGAGE CORPORATION by GEOFFREY A. BELL and LAURIE A. BELL in the principal amount of \$ 236,000.00 and recorded in Instrument 20050211000068510 in the Probate Office of Shelby County, Alabama. The mortgage of TRANE FEDERAL CREDIT UNION shall hereinafter be inferior to that mortgage of HSBC MORTGAGE CORPORATION.


 BY: DAVE KLAWITTER
 Its: VP CONSUMER LENDING

STATE OF WISCONSIN)
 COUNTY OF LA CROSSE)

I, NANCY HAMMILL, a Notary Public in and for said county and state do hereby certify that DAVE KLAWITTER, VP CONSUMER LENDING, whose name is signed to the foregoing instrument on behalf of TRANE FEDERAL CREDIT UNION as its VP CONSUMER LENDING, 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 24TH day of JANUARY, 2005.



 NOTARY PUBLIC: NANCY HAMMILL
 My Commission Expires: 7-22-2007

EXHIBIT "A"

Lot 1004, according to the Map of Highland Lakes, 10th Sector, Phase I, an Eddleman Community, as recorded in Map Book 26, page 27, in the Probate Office of Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision recorded as Instrument #1994-07111 and amended by Instrument 1996-17543 and by 1999-31095 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 10th Sector, recorded as Instrument #1999-43196 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").