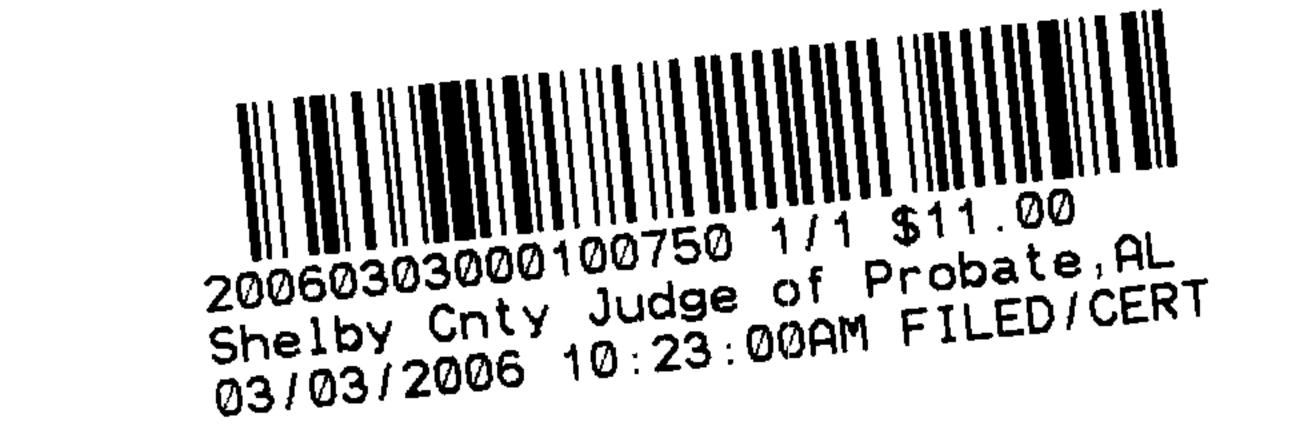
## STATE OF ALABAMA) SHELBY COUNTY)



## DECLARATION OF SUBORDINATION

This instrument serves to declare that certain mortgage, Janet P. Barlow and husband, Stephen C. Barlow, to ALABAMA TELCO CREDIT UNION, with a maximum amount of \$15,000.00, held by the undersigned, which said mortgage is recorded in Instrument No. 2005–42614, in the Probate Office of Shelby County, Alabama, shall be and is declared to be second and subordinate to the following described first mortgage:

That certain mortgage from Stephen C. Barlow and wife, Janet P. Barlow, to McGowin-King Mortgage, LLC in the amount of Three Hundred Eighty Seven Thousand Six Hundred Fifty and 00/100 (\$387,650.00), which said mortgage is recorded in Instrument No. 20060303000100740 in the Probate Office of Shelby County, Alabama.

Said property being more particularly described as follows:

LOT 18, ACCORDING TO THE MAP OF GREYSTONE,  $7^{\text{TH}}$  SECTOR, PHASE V, AS RECORDED IN MAP BOOK 23, PAGE 61, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this instrument has been executed on this the  $\frac{17th}{}$  day of February, 2006.

ALABAMA TELCO CREDIT UNION

BY: Willer R Chambles

ITS V.P. LENDING & COLLECTIONS

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County and State, hereby certify that <u>WILLIAM R CHANCELLOR</u> whose name as <u>VP LENDING & COLLECTION</u> of ALABAMA TELCO CREDIT UNION, a state chartered credit union, 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, <u>he,</u> as such Officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office this the 17th day of February, 2006.

MY COMMISSION EXPIRES:

7-7-08

Screen a Williams
NOTARY PUBLIC

This Instrument Prepared By: Clayton T. Sweeney, Attorney 2700 Highway 280 East, Suite 160 Birmingham, AL 35223