

STATE OF ALABAMA
COUNTY OF Jefferson

SUBORDINATION AGREEMENT

WHEREAS, Patrick R. Chitwood and wife, Judith T. Chitwood did heretofore execute a certain mortgage to AmSouth Bank, N.A. which said mortgage is recorded in Real Volume 285, Page 36, in the Probate Office of Shelby County, Alabama, which encumber the real property described as follows:

See attached Exhibit "A".

12/10/1993-39662
11:13 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

WHEREAS, Patrick R. Chitwood and wife, Judith T. Chitwood desire to obtain certain refinancing from Marbury Mortgage, Inc. by obtaining a new first mortgage loan in the amount of \$180,000.00 and

WHEREAS, the said Marbury Mortgage, Inc. has agreed to make a mortgage loan to Patrick R. Chitwood & wife, Judith T. Chitwood on said real property in the amount of \$180,000.00 provided the said mortgage to AmSouth Bank, N.A. recorded in Real Volume 285, Page 36, in said Probate Office is expressly subordinated and made junior and inferior to the mortgage executed by Patrick R. Chitwood & wife, Judith T. Chitwood in the amount of \$180,000.00 to Marbury Mortgage, Inc.

NOW THEREFORE, in consideration of the premises and the sum of One Dollar in hand paid to AmSouth Bank, N.A., the receipt and sufficiency whereof is hereby acknowledged, the said AmSouth Bank, N.A. does hereby expressly subordinate, make junior and inferior to their said mortgage recorded in Real Volume 285, Page 36, in said Probate Office to the mortgage in the amount of \$180,000.00 executed by said Patrick R. Chitwood & wife, Judith T. Chitwood to Marbury Mortgage, Inc.

IN WITNESS WHEREOF, the undersigned have caused these presents to be executed by its duly authorized officers on this the 29th day of October, 1993.

AmSouth Bank, N.A.

By: Sandy Ray
Its Bank Officer

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Sandy Ray whose name as Bank Officer of AmSouth Bank, N.A. a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, 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 29th day of October, 1993.

My commission expires:

Linda K Jones
Notary Public

11-19-94