SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between _______ Roy H. Crain and ______ In the amount of \$19,000.00 on the ______ 16th day of ______ April, 1992, and recorded in Instrument #6797, in the Probate Office of ______ Shelby County, Alabama. ______ Colonial Bank _____ does declare the lien of its mortgage filed for record on the ______ to f_____ May____, 1992, and recorded in Instrument #6797 in the Probate Office of ______ Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by ______ Colonial Bank to ______ G. E. Capital Mortgage in the amount of ______ forty-five Thousand Fifty Dollars (\$45,050.00) executed on the ______ October______, 1997, and

Both mortgages are encumbering certain real property described as:

Lot 3, according to the Survey of Monte Tierra, First Addition, as recorded in Map Book 6, page 93, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this the 8th day of October, 1997.

Colonial Bank

By: Cheryl Hitt

Its: Branch Manager

STATE OF _ALABAMA_ COUNTY OF _JEFFERSON

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Cheryl Hitt whose name as Branch Manager of Colonial Bank is signed to the foregoing Agreement and who is known to me acknowledged before me that being informed of the contents of the above and foregoing Agreement he, in his capacity as such officer executed the same for and as the act of said corporation.

Given under my hand this the 10 of October 1997.

My Commission Expires 09-27-2001 Santessa D. Collon
Notary Public

Inst # 1997-35434

10/30/1997-35434
10:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCD 8.50