SUBORDINATION AGREEMENT

PURSUANT TO THE TERMS OF THE MORTGAGE ENTERED INTO BY AND BETWEEN SOUTHTRUST BANK OF ALABAMA, ON NOVEMBER 4, 1994, RECORDED IN INSTRUMENT #1994-36081 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, DOES HEREBY DECLARE SAID MORTGAGE FILED FOR RECORD IN INSTRUMENT #1994-36081 TO BE SECOND AND SUBORDINATE TO THE LIEN OF THE MORTGAGE GIVEN BY STEVEN DANIEL TAYLOR AND BETH OWENS TAYLOR TO AMSOUTH BANK, ITS SUCCESSORS AND/OR ASSIGNS IN THE AMOUNT OF NINETY-ONE TESOUTHAND THREE HUNDRED AND 00/100 DOLLARS (\$91,300.00) EXECUTED ON THE 31ST DAY OF JULY, 1998, AND RECORDED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SAID MORTGAGE ENCUMBERING CERTAIN REAL PROPERTY DESCRIBED

AS:

LOT 13, ACCORDING TO THE SURVEY OF COUNTRY CLUB ESTATES, PHASE I, AS RECORDED IN MAP BOOK 10, PAGE 36, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, THIS SUBORDINATION AGREEMENT HAS BEEN EXECUTED ON THIS ________ DAY OF __________, 1998.

SOUTHTRUST BANK OF ALABAMA

BY: Stephen Q. Corece
TTS: asst. Vice Pragiolist

STATE OF ALABAMA
Jefferson COUNTY

I, THE UNDERSIGNED, A NOTARY PUBLIC, IN AND FOR SAID COUNTY IN SAID STATE HEREBY CERTIFY THAT STEPHEN A. P. COCC., WHOSE NAME AS FOR SOUTHTRUST BANK OF ALABAMA, A CORPORATION, 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/SHE, IN HIS/HER CAPACITY AS SUCH ASSAUTED THE SAME FOR AND AS THE ACT OF SAID CORPORATION.

GIVEN UNDER MY HAND THIS 3rd DAY OF August, 1998.

Ferri L. Moody NOTARY PUBLIC

MY COMMISSION EXPIRES: My Complision Expires May 1, 2002.

Inst # 1998-31716

DB/17/1998-31716
DB:46 AM CERTIFIED
SELBY COUNTY JUDGE OF PROBATE
9658;NEL
9658;NEL