

SUBORDINATION AGREEMENT

This Agreement made this date by SouthTrust Bank of Alabama, National Association (herein called First Party), in favor of SouthTrust Mortgage Corporation (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in 1997-38733 in the Probate Office of Shelby County, Alabama, which said mortgage encumbers the property described as follows:

LOT 185, ACCORDING TO THE SURVEY OF CHANDALAR SOUTH, FOURTH SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 69, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Whereas, Second Party, on November 13, 1998, made a loan secured by a mortgage executed by Robert L. Banker, a single person in the amount of \$107,450.00 secured by a mortgage on the above-described property; and

Whereas, the Second Party will not make the said loan unless the First Party subordinates its mortgage to the Second Party.

Now, therefore, in consideration of One Dollar and other good and valuable considerations, the Parties hereto agree as follows:

The First Party, SouthTrust Bank of Alabama, National Association, consents and agrees that the mortgage recorded as Instrument #1997/38733 in the Probate Office of Shelby County, Alabama with the maximum available credit on said mortgage is \$22,000.00, is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, which mortgage is recorded as Instrument 1998-45985 in the Probate Office of Shelby County, Alabama.

Dated this 12th day of November, 1998.

**SOUTHTRUST BANK OF ALABAMA
NATIONAL ASSOCIATION**

By: Stephen A. Perce
Its: 11/19/1998-45986

State of Alabama
County of Jefferson

11:22 AM CERTIFIED

I, the undersigned, a Notary Public in and for Jefferson County, in said State, hereby certify that Stephen A. Perce, whose name as AUP of SouthTrust Bank of Alabama, 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, he as such officer and with full authority executed the same voluntarily on the date the same bears date for and as the act of said corporation.

Given under my hand and official seal this the 12th day of November, 1998.

[Signature]
NOTARY PUBLIC
My Commission Expires: 6.9.02

Inst # 1998-45986