

**MORTGAGE SUBORDINATION AGREEMENT**

Pursuant to the terms of the mortgage entered into by and between Robert A. Wallis and wife, Reta Kay Wallis and SouthTrust Bank, National Association (the "Bank") on September 20, 1995, and recorded in Real Volume 1996, Page(s) 00139 in the Probate Office of Shelby County, Alabama, the "Bank" does declare the lien of this mortgage to be second and subordinate to the lien of the mortgage given by Robert A. Wallis and wife, Reta Kay Wallis to South trust Bank, National Association, in the amount of sixty-five thousand dollars and 00/100 (\$65,000.00) executed on September 20, 1995 and recorded in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 19th day of March, 1999.

SOUTHTRUST BANK, NATIONAL ASSOCIATION

By: *David Imbus*  
Its: Vice President

STATE OF Alabama  
COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that David Imbus whose name as Vice president of SouthTrust Bank, National Association 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 19th day of MARCH, 1999.

*Kendall Mills*  
NOTARY PUBLIC  
10-1-2002  
My Commission Expires

I:\private.ban\forms\credit\docu\mort\_sub (2/12/97)

Inst # 1999-16867  
04/21/1999-16867  
10:01 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CRH 8.50