

This instrument was prepared by  
Michelle Mullins  
P O Box 660198  
Birmingham, AL 35266

RETURN TO:  
Pinnacle Bank  
P O Box 660198  
Birmingham, AL 35266

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

### SUBORDINATION AGREEMENT

For value received, the sufficiency whereof is hereby acknowledged, the undersigned, Compass Bank, does by these presents agree that the lien and operation of its certain mortgage against the real estate described below, given by James W. Byrd and wife Barbara A. Byrd, and recorded under Inst. No. 1998-10537, in the Probate Office of Shelby County, Alabama, shall be, and it hereby is, second and subordinate to the lien and operation of that certain mortgage against the same real estate dated May 15, 2001 in the principal sum of One Hundred Twenty Thousand Seven Hundred and Fifty Dollars and no/100 (\$120,750.00) given by James W. Byrd, and wife Barbara A. Byrd to Principal Residential Mortgage, Inc., as recorded in Real Volume 2001 Page 22004, in the Probate Office of Shelby County, Alabama.

The real estate made the subject of this agreement is situated in Shelby County, Alabama, and is described as follows to-wit:

Lot 44-A, according to the Survey of Resurvey of Lots 44 and 45 Royal Oaks Third Sector Second Addition, as recorded in Map Book 8, Page 83, in the Probate Office of Shelby County, Alabama.

Given under the hand and seal of the undersigned this 10<sup>th</sup> day of May 2001.

Compass Bank

BY:  
ITS:

*[Signature]*  
*Asst Vice Pres.*

STATE OF ALABAMA )  
COUNTY OF ~~JEFFERSON~~ *Walker*

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that *J. S. Byrd*, whose name as *Asst Vice Pres.* Compass Bank, a Corporation, whose name as \_\_\_\_\_ is signed to the foregoing instrument, and who is known to me, acknowledged before on this date that being informed of the contents of the instrument, she with full authority, executed it voluntarily for and as the act of said corporation on the date the same bears date.

Given under my hand and seal this 10<sup>th</sup> day of May 2001.

My commission expires:

*[Signature]*  
Notary Public

My Commission Expires Dec. 15, 2002

2001-22006

05/31/2001-22006  
10:10 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
11.00