

SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 21st day of June, 2001 by and between **Melvin E. Turquitt and wife, Marcia S. Turquitt, and Beverly J. McKenna, unmarried** (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County** (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Line of Credit and Mortgage to the Mortgagee, said Line of Credit being recorded in **Instrument Number 1994-10093 (Mortgage)** and **Mortgage increasing line of credit being recorded in Instrument Number 2000-07144 and Modification to decrease line of credit being recorded in Instrument Number 2001-28722**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

A parcel of land in the NW 1/4 of the NE 1/4 of Section 10, Township 24 North, Range 15 East, Shelby County, Alabama described as follows:

Commence at the Northwest corner of said Section 10 ; thence run East along the North section line 3115.04 feet; thence turn right 89 deg. 29 min. 20 sec. and run South 912.34 feet to the point of beginning; thence turn left 76 deg. 56 min. 46 sec. and run Southeast 509.35 feet; thence turn right 77 deg. 05 min. 27 sec. and run South 240.60 feet; thence turn right 90 deg. 00 min. 00 sec. and run West 880.00 feet; thence turn right 91 deg. 00 min. 38 sec. and run North 356.77 feet; thence turn right 88 deg. 59 min. 22 sec. and run East 367.10 feet; thence turn right 12 deg. 54 min. 33 sec. and run Southeast 10.39 feet; to the point of beginning.

ALSO, an easement for ingress and egress, 20 feet wide, 10 feet on each side of the following described center line:

Commence at the Northwest corner of said Section 10; thence run East along the North section line 3115.04 feet; thence turn right 89 deg. 29 min. 20 sec. and run South 698.86 feet to a point on the Southwest right of way of Shelby County Highway #46 and the point of beginning of said centerline; thence continue last course 213.48 feet to the end of said centerline. According to the survey of Amos Cory, RLS #10550, dated August 26, 1991. All being situated in Shelby County, Alabama.

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

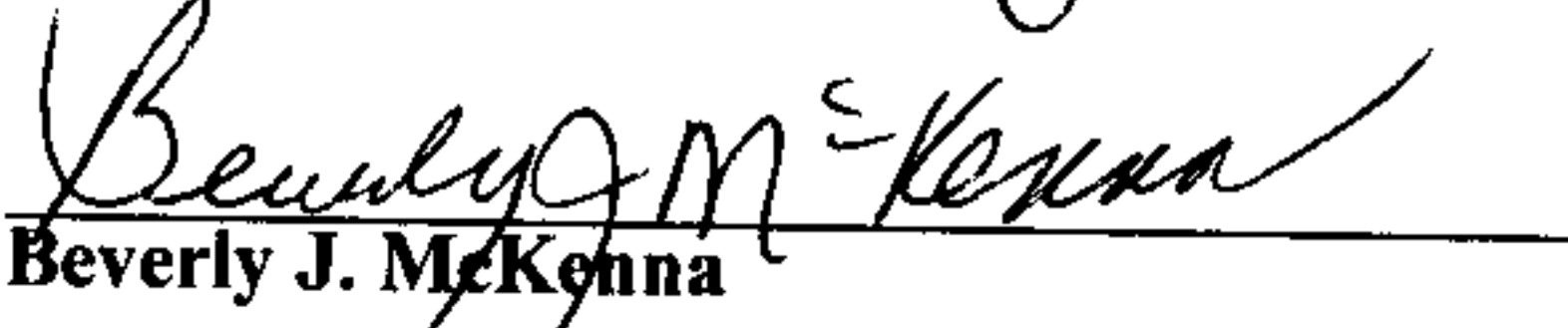
The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid Line of Credit and mortgage to a mortgage executed to **Regions Mortgage, Inc. recorded in Instrument Number 2001-22081** in the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGORS:


Melvin E. Turquitt


Marcia S. Turquitt


Beverly J. McKenna

FIRST NATIONAL BANK OF SHELBY COUNTY

by 
William R. Justice
as its: In-House Attorney

STATE OF ALABAMA }
COUNTY OF SHELBY }

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Melvin E. Turquitt and wife, Marcia S. Turquitt, and Beverly J. McKenna, unmarried, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of June, 2001.

James H. Sammon
Notary Public

My Commission Expires: 5-24-04

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Justice, whose name as In-House Attorney for First National Bank of Shelby County, a corporation, 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 in his capacity as In-House Counsel and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and seal of office on this 21st day of June, 2001.

James H. Sammon
Notary Public

My Commission Expires: 5-24-04

First National Bank of Shelby County
P. O. Box 977
Columbiana, AL 35051

Inst # 2001-28912

07/11/2001-28912

03:46 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

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14.00