

SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

Inst. # 2001-43888

This Agreement made and entered into this 19th day of September, 2001, by and between **Kathy Susann Houser and Jon Scott Houser** (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 Mortgage being recorded in **Real Book 369 Page 537 and Amendment to Mortgage increasing line of credit being recorded in Instrument #2000-15129**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

Lot 13, according to the Survey of Willow Brook, as recorded in Map Book 11 page 48 A & B in the Probate Office of 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:

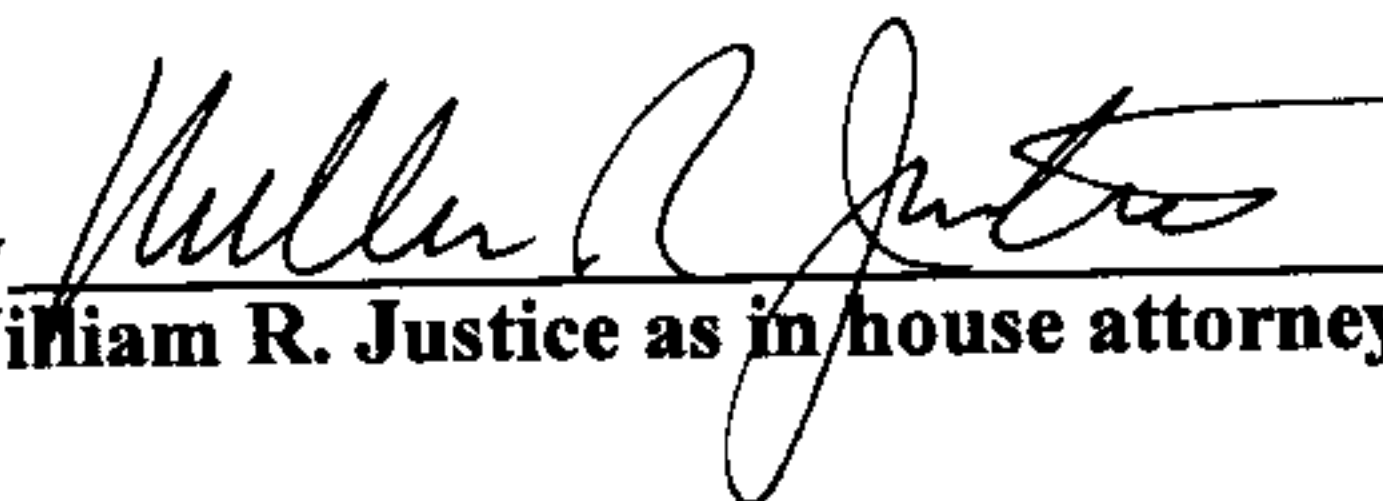
The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid Line of Credit Mortgage as amended to a mortgage executed by Mortgagor to **National Bank of Commerce recorded in Instrument Number 2001-43887** in the Office of the Judge of Probate of Shelby County, Alabama.

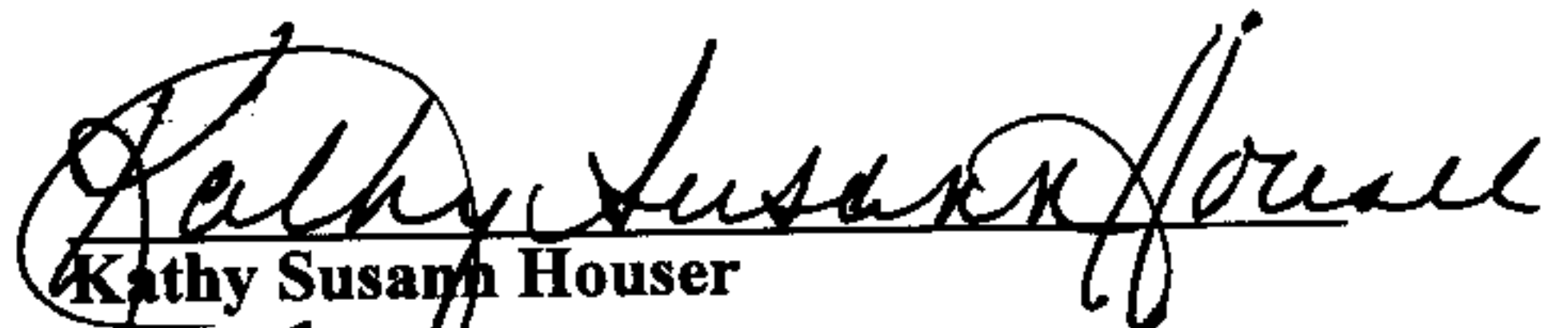
In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

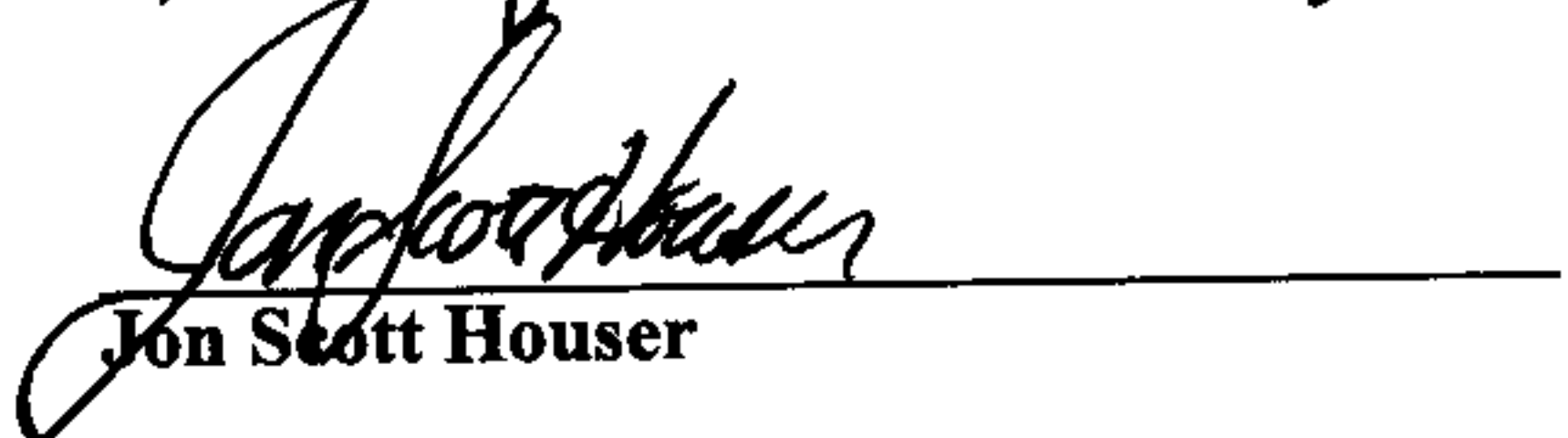
MORTGAGEE

MORTGAGOR:

First National Bank of Shelby County

by 
William R. Justice as in house attorney


Kathy Susann Houser


Jon Scott Houser

1

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SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00

**STATE OF ALABAMA
COUNTY OF SHELBY**

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Kathy Susann Houser and Jon Scott Houser, wife and husband, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19th day of September, 2001.



Notary Public

My Commission Expires: 10/20/01

**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 19th day of September, 2001.



Notary Public

My Commission Expires: 12-19-03

Mail original to:

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

Inst # 2001-43888

2
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SHELBY COUNTY JUDGE OF PROBATE
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