

STATE OF ALABAMA
COUNTY OF SHELBY

SUBORDINATION AGREEMENT

WHEREAS, Timothy H. Real and Pamela J. Real, (hereinafter referred to as "Borrower"), has applied to National City Mortgage Co. (hereinafter referred to as "Bank") for a loan of money in the amount of \$516,500 to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this Agreement be superior to the mortgage to be executed by the Borrowers to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrowers unless the undersigned subordinate their lien on said property to the mortgage to be executed by the Borrowers to the Bank.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Bank to make the requested loan to the Borrowers, the undersigned hereby agree as follows:

The undersigned hereby subordinates to the mortgage to be executed by the Borrowers to the Bank all right, title and interest at law or equity of the undersigned in and to the following described property situated in Shelby County, Alabama, to-wit:

See attached Exhibit "A" incorporated herein for all purposes.

including without limitation, that certain mortgage recorded in Instrument No. 1999-19980 in the Probate Office of Shelby County, Alabama. Said mortgage is in the amount of \$50,000.00.

IN WITNESS WHEREOF, Compass Bank as caused its Asst. Vice-Pres. to execute this Subordination Agreement with full authority for and on behalf of Compass Bank on the 31st day of July 2002.

COMPASS BANK

BY: Diana Far

Its: AVP

**STATE OF ALABAMA
COUNTY OF SHELBY**

I, the undersigned authority, a Notary Public in and for said county in said State, certify that Dina Far whose name as Asst Vice Pres for Compass Bank is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she as such officer, and with full authority, executed the same voluntarily for and as the act of Compass Bank on the day the same bears date.

Given under my hand and official seal this the 31st day of July, 2002.



Notary Public

My Commission Expires: 12/15/02

EXHIBIT "A"

Lot 7, according to the Survey of Cahaba Valley Farms, as recorded in Map Book 15, page 36, in the Probate Office of Shelby County, Alabama.