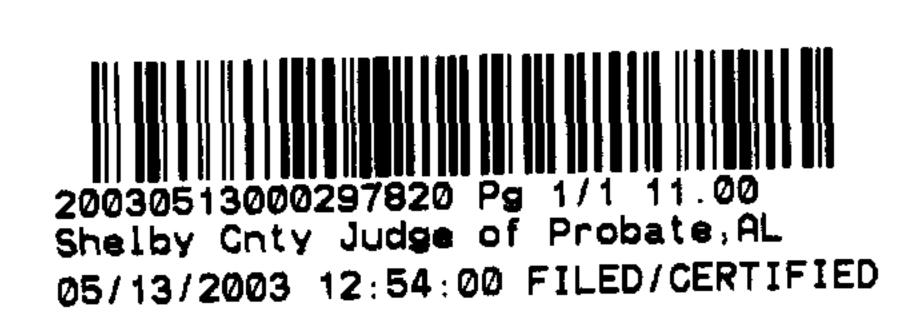
STATE OF ALABAMA)

JEFFERSON COUNTY)



SUBORDINATION AGREEMENT

WHEREAS, MITCHEL T. SANDERS AND PATRICIA F. SANDERS, HUSBAND AND WIFE, did execute and deliver to SOUTHTRUST BANK, a certain mortgage, in the original amount of \$85,000.00 in Instrument #2002071800033576, of the Official Records of Shelby County, Alabama; covering the real property herein described and;

WHEREAS, the undersigned SOUTHTRUST BANK is desirous of subordinating said mortgage and making same second, subservient, subject as inferior to the lien of the mortgage to ALABAMA TELCO CREDIT UNION, recorded in instrument #200304 22000248100 In the Office of the Judge of Probate of Jefferson County, Alabama, being in the amount of \$150,000.00, executed by the said MITCHEL T. SANDERS AND PATRICIA F. SANDERS, HUSBAND AND WIFE, on the property described as follows:

LOT 9-B, ACCORDING TO THE MAP AND PLAT OF A RESURVEY OF WHISPERING PINES FARMS, RECORDED IN MAP BOOK 13, PAGE 131, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The undersigned **SOUTHTRUST BANK** does, by these presents make, declare and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient subject and inferior to the lien of the above mortgage to **ALABAMA TELCO CREDIT UNION**, in all things and in all respects without reservation.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officer this 8th day of April, 2003.

day of April, 2003.

SOUTHTRUST BANK

Stephen A. Pierce

ITS: Assistant Vice President

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority a Notary Public in and for said County in said State, hereby certify that STEPHEN A. PIERCE, whose name as ASSISTANT VICE PRESIDENT of SOUTHTRUST BANK, a corporation, 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 office and with authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this 8th day of April, 2003

otary Public

My Commission Expires: MY COMMISSION EXPIRES MAY 30, 2005