SUBORDINATION AGREEMENT

20030528000331350 Pg 1/3 17.00 Shelby Cnty Judge of Probate, AL 05/28/2003 14:31:00 FILED/CERTIFIED

STATE OF ALABAMA }
COUNTY OF SHELBY

This Agreement made and entered into this 7th day of May, 2003 by and between James Timothy Curtis (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 2001-38047 (Mortgage)** in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

See attached Exhibit "A"

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 **State Farm Bank**, **F.S.B. recorded** in **Instrument Number** 20030528000331340 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.

James Timothy Curtis

MORTGAGOR:

FIRST NATIONAL BANK OF SHELBY COUNTY

William R. Justice

as its: In-House Attorney

STATE OF ALABAMA COUNTY OF Sheet,

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that James Timothy Curtis, unmarried, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27 day of May, 2003

Notary Public

My Commission Expires: 10760

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 Attorney 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 7th day of May, 2003.

Hance J. Sammon Notary Public

My Commission Expires: 5-24-of

EXHIBIT A

Commence at the NW corner of the NE 1/4 of the SE 1/4, Section 25, Township 21 South, Range 1 West; thence South 89 degrees 03 minutes 30 seconds West along the North boundary of the NW 1/4 of the SE 1/4 and NE 1/4 of the SW 1/4, Section 25, Township 21 South, Range 1 West for a distance of 2285.43 feet to a point on the West right of way line of Washington Street; thence South 11 degrees 14 minutes 30 seconds East along said right of way 1234.53 feet to the point of intersection with the North right of way line of Bolton Lane; thence South 89 degrees 03 minutes 30 seconds West along said North right of way of Bolton Lane a distance of 741.74 feet to the point of beginning; thence continue along the last described course a distance of 107.61 feet; thence North 00 degrees 53 minutes 26 seconds West a distance of 249.71 feet; thence North 89 degrees 59 minutes 24 seconds East a distance of 149.77 feet; thence South 00 degrees 57 minutes 28 seconds East a distance of 200.02 feet to the point of beginning. According to survey of Rodney Y. Shiflett, RLS #21784, dated April 11, 2001.

SIGNED FOR IDENTIFICATION:

James Timothy Curtis

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