STATE OF ALABAMA) ////

JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

THIS AGREEMENT made and entered into this day of October 1990, by and between George R. Stewart and Nancy N. Stewart (hereinafter collectively called "Mortgagor") and AmSouth Bank, N.A. (hereinafter called "Mortgagee").

WITNESSEITH

WHEREAS, the Mortgagor executed a mortgage to the Mortgagee, said mortgage being recorded in Real Volume 128, Page 27 in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

Lot 33, according to the Survey of Meadow Brook, 11th Sector, as reocrded in Map Book 9, Page 6 A & B, in the Probate Office of Shelby County, Alabama.

WHEREAS, Mortgagor on September 26, 1990 executed a mortgage in favor of First National Bank of Gainesville, d/b/a The Mortgage Source (Lender) in the amount of SEVENTY TWO THOUSAND AND NO/100 Dollars (\$72,000.00), which mortgage was recorded in Real Volume 313, Page 168, in the Office of the Judge of Probate of Shelby County, Alabama, and

WHEREAS, it is and was the intent and desire of the Mortgagor and Mortgagee that the aforesaid mortgage to the Mortgagee be subordinated in all respects to the mortgage executed in favor of First National Bank of Gainesville, d/b/a The Mortgage Source, (Lender);

NOW, THEREFORE, in consideration of the premises and of the sum of Ten Dollars (\$10.00), each to the other in hand paid, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

AmSouth Bank, N.A. does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid mortgage recorded in Real Volume 128, Page 27, in the Office of the Judge of Probate of Shelby County, Alabama, to the lien of the aforesaid mortgage in favor of First National Bank of Gainesville d/b/a The Mortgage Source, in the amount of \$72,000.00 said mortgage being recorded in Real Volume 313 Page 168, in the Office of the Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, the parties hereunto set their hands and seals as of the date and year stated above.

MORTGAGEE:

AmSouth Bank, N

MORTGAGOR

Mickey G. Mons

George R. Stewart

Nanty N. Stewart

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STATE OF ALABAMA:

JEFFERSON COUNTY:

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that GEORGE R. STEWART AND NANCY N. STEWART 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 5th day of October, 1990.

Motary Public

My Commission Expires:

10-31-92

STATE OF ALABAMA

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Michael F. Thomas whose name as Vice President , of AmSouth Bank, N.A., a corporation, is signed to the foregoing conveyance, and who is known is to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the 5th day of October, 1990.

My Commission Expires: 6/11/9/

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6. Certified I'ce-Total-

STATE OF ALA. SHELBY C.J. I CERTIFY THIS

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JUDGE OF PROBATE