SUBORDINATION AGREEMENT

This Agreement made this date by and between SouthTrust Bank of Alabama (herein called First Party), and BancBoston Mortgage Corporation (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Real 298, Page 61, in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

A parcel of land situated in the Northwest quarter of the Northwest quarter of Section 25, Township 19 South, Range 3 West and the Southwest quarter of the Southwest quarter of Section 24, Township 19 South, Range 3 West, all in Shelby County, Alabama, more particularly described as follows: Commence at the Northwest corner of Section 25; thence East along the North line thereof a distance of 650.09 feet to the Point of Beginning; thence right 89 deg. 05 min. and run in a Southerly direction a distance of 179.87 feet to a point on the Northeast right of way line of Old Highway No. 31; thence left 28 deg. 02 min. and run Southeast, along right of way line, a distance of 56.23 feet; thence left 85 deg. 31 min. 52 sec. and run Northeast 227.73 feet; thence left 94 deg. 28 min. 08 sec. and run Northwest a distance of 225.82 feet; thence 87 deg. 13 min. left and run Southwest a distance of 142.67 feet to the Point of Beginning; being situated in Shelby County, Alabama.

Whereas, Second Party, on April 15, 1991, made a mortgage loan to Phyllis H. Howton in the amount of \$68,200.00 secured by a mortgage on the above property, and;

Whereas, the Second Party will not make the said loan unless the First Party subordinates its mortgage to that mortgage to the Second Party.

Now therefore in consideration of One Dollar and other good and valuable consideration, the Parties hereto agree as follows:

The First Party, SouthTrust Bank of Alabama, consents and agrees that the lien of its mortgage recorded in Real 298, Page 61, is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, BancBoston Mortgage Corporation, which mortgage is recorded in Volume 339, page 939, in the said Probate Office.

Done this 18th day of April, 1991.

SouthTrust Bank of Alabama

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STATE OF ALABAMA CONTRACTOR COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Howard Wills, whose name as Assutant , of SouthTrust Bank of Alabama, 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, 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 April, 1991.

4-9-73