

STATE OF ALABAMA
COUNTY OF Shelby

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made and entered into this the 16th day of December, 1991, by and between AmSouth Bank, N.A., (hereinafter "AmSouth"), and SouthTrust Mortgage Corporation (hereinafter "SouthTrust").

WITNESSETH THAT, WHEREAS, William Appleby Royal and wife, Judith P. Royal, have an outstanding mortgage lien in favor of AmSouth on that certain real property described hereinafter to secure an indebtedness in the amount of \$12,000.00, and said lien is in full force and effect, said real property being more particularly described as follows:

Lot 1, Block 3, according to the Survey of Applecross, a Subdivision of Inverness, as recorded in Map Book 6, Pages 42 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

and,

WHEREAS, William Appleby Royal and wife, Judith P. Royal (hereinafter "Borrower", whether on or more), has/have made an application to SouthTrust for a loan in the sum of \$ 100,850.00 and SouthTrust is willing to make said loan to Borrower provided he/she/they furnish it with a mortgage on the lands described in the aforesaid lien, and further provided that AmSouth subordinate the above described lien and make the same second and subservient to the mortgage of SouthTrust; and,

WHEREAS, it is the desire and intention of the parties hereto to subordinate the lien, operation and effect of the above described mortgage in favor of AmSouth, for the full balance thereof, to the lien and operation of the aforesaid mortgage of SouthTrust, in order that last said lien and mortgage shall become a lien of first priority on the real property described hereinabove, and further, that the lien and mortgage in favor of AmSouth shall be, and the same are by these presents made, second, junior and subservient to that lien and mortgage of SouthTrust in every manner whatsoever.

NOW THEREFORE, in consideration of the premises and the sum of Ten and 00/100 (\$10.00), receipt of which is acknowledged, the undersigned as parties hereto, do hereby agree that the mortgage lien of William Appleby Royal and wife, Judith P. Royal to AmSouth Bank, N.A., dated April 26, 1991, and recorded in Real 342, Page 912 in the Office of the Judge of Probate of Shelby County, Alabama, shall be second and subservient to that certain first mortgage of William Appleby Royal and wife, Judith P. Royal to SouthTrust Mortgage Corporation, dated December 13, 1991, and recorded in Real 380, Page 723, in the Office of the Judge of Probate of Shelby, Alabama, to secure the sum of \$ 100,850.00, plus interest thereon, said lien of AmSouth Bank, N.A. being subordinated to the first mortgage of SouthTrust Mortgage Corporation.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals on this the 16th day of December, 1991.

Attest:

AmSouth bank, N.A.

BY: _____
Its: _____

BY: John R. Bagg
Its: Vice President

BOOK 380 PAGE 728

John R. Bagg

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that John R Bragg whose name as Vice President of AmSouth Bank, N.A., 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 this instrument, he/she, as such office and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this 16th day of December, 1991.

Mary Frances Tidwell
Notary Public
My Commission Expires: _____

THIS INSTRUMENT PREPARED BY:
W. Russel Beals, Jr.
ATTORNEY AT LAW
NORTON & BEALS, P.C.
SECOND FLOOR EAST
MOUNTAIN BROOK CENTER
2700 HIGHWAY 280 SOUTH
BIRMINGHAM ALABAMA 35223

My Commission Expires November 12, 1991

BOOK 380 PAGE 729

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

91 DEC 31 PM 4:29

William R. [Signature]
JUDGE OF PROBATE

1. Deed Tax	\$	_____
2. Mtg. Tax	\$	_____
3. Recording Fee	\$	5.00
4. Indexing Fee	\$	3.00
5. No Tax Fee	\$	_____
6. Certified Fee	\$	1.00
Total	\$	9.00