

STATE OF Alabama)
COUNTY OF Shelby)

SUBORDINATION AGREEMENT

WHEREAS, C. Thomas Fowler and JoAnn D. Fowler (hereinafter referred to as the "Borrower"), has applied to Marbury Mortgage, Inc. (the "Bank") for a loan of money to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrower unless the undersigned subordinate their lien in said property to the mortgage to be executed by the Borrower to the Bank.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Bank to make the requested loan to the Borrower, the undersigned hereby agree as follows:

The undersigned hereby subordinate to the mortgage to be executed by the Borrower to the Bank all right, title and interest at law or equity of the undersigned in and to the following described property situated in Shelby Alabama, to-wit:

Lot 12, Block 3, according to the Amended Map of Woodford, as recorded in Map Book 8, page 51 A, B, C, and D, in the Probate Office of Shelby County, Alabama.

including, without limitation, that certain mortgage recorded in Real 140 page 634 Probate Records of Shelby County Alabama.

IN WITNESS WHEREOF the undersigned AmSouth Bank, N.A. has caused its Assistant Vice President to execute this Subordination Agreement, with full authority for and on behalf of said AmSouth Bank, N.A., this the 19 day of February, 1992.

AmSouth Bank, N.A.

By:

Margaret Ann Quinn
Its Asst Vice President

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Lamar Ham

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Margaret Ann Pyburn, whose name as Assistant Vice President of AmSouth Bank, N.A., 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 19th day of February, 1992.

Jenniffer L. Markstrom
Notary Public
MY COMMISSION EXPIRES ON _____, 1992

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

STATE OF ALABAMA
I CERTIFY THIS
INSTRUMENT WAS FILED

92 MAR -9 AM 8:48

CLERK OF PROBATE