SUBORDINATION AGREEMENT

This Agreement made this date by and between AmSouth Bank, N.A. (herein called First Party), and Amsouth Mortgage Company, Inc. (herein celled Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Real 337, Page 237, in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 3033, according to the aurvey of Riverchase Country Club, 30th Addition, as recorded in Map Book 13 Page 88 A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Whereas, Second Party, on Pebruary 26, 1992, made a mortgage loan to Dwight Leo Patterson and wife, Laura Ann Patterson in the amount of \$265,000.00 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 Doller and other good and valuable consideration, the Parties hereto agree as follows:

The First Party, AmSouth Bank, N.A., consents and agrees that the lien of its mortgage recorded in Real 337, Page 237, is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, AmSouth Mortgage Company, Inc. which mortgage is recorded in Volume 394, page 23 in the said Probate Office.

Done this 12th day of March, 1992

AmSouth Bank, N.A. D Whiles

STATE OF ALABAM

COUNTY OF

a Notory Public in and for wald County, in said State, hereby certify that , of AmSouth Bank, N.A., corporat 760, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed f the contents of the instrument, he, as such of hicer 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 Det day of -March, 1992.

MY COMMISSION EXPIRES OCIOBER 24, 1995

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STATE DE ALA, SHELBY CO. INSTRUMENT WAS FILED

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