

STATE OF ALABAMA)

COUNTY OF SHELBY)

SUBORDINATION AGREEMENT

WHEREAS, Harvey E. Campbell and wife Paula W. Campbell (hereinafter referred to as the "Borrower"), has applied to AmSouth Mortgage Co. (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 39, according to the Survey of Riverchase Country Club, Third Addition, as recorded in Map Book 7 page 53 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.
Mineral and mining rights excepted.

including, without limitation, that certain mortgage recorded in Book 299 Pg 949 and Book 311 Pg 212 Probate Records of Shelby County Alabama.

IN WITNESS WHEREOF the undersigned AmSouth Bank, N.A. has caused its Vice President to execute this Subordination Agreement, with full authority for and on behalf of said AmSouth Bank, N.A., this the 21st day of April, 1992.

AmSouth Bank, N.A.

By

Its

[Signature]
Vice President

05/01/1992-6822
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SHELBY COUNTY JUDGE OF PROBATE

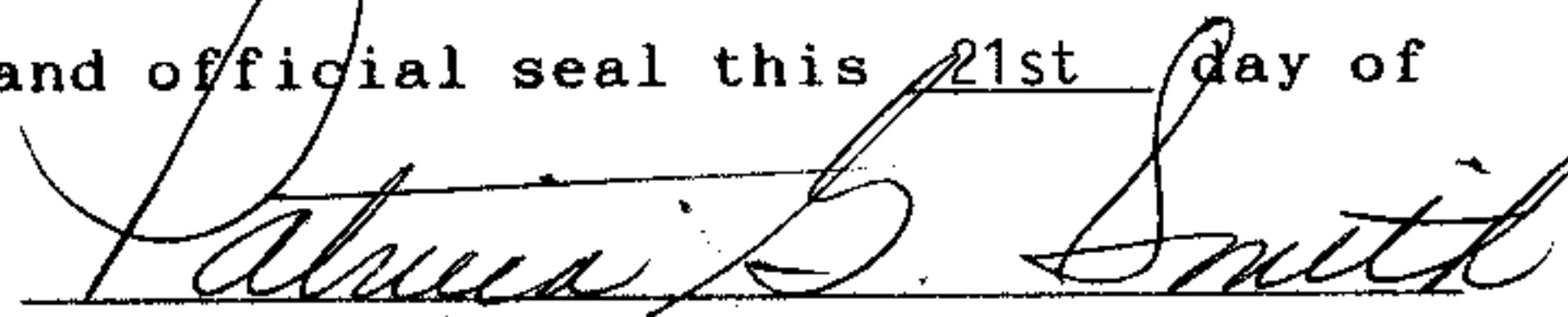
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Larry Halcomb

STATE OF Alabama)
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that H. D. alsobrooks whose name as Vice President of AmSouth Bank, N.A., 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 AmSouth Bank, N.A., on the day the same bears date.

Given under my hand and official seal this 21st day of April, 19 92.


Notary Public
My Commission Expires: OCTOBER 24, 1995

05/01/1992-6822
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SHELBY COUNTY JUDGE OF PROBATE

002 MCD 10.00