

THE STATE OF ALABAMA )  
COUNTY OF SHELBY )

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, the undersigned, AmSouth Bank, N.A. and Charles Forrest Nowlin and wife, Janice Howell Nowlin acknowledge that debt secured by that certain Mortgage dated April 16, 1987 from Charles Forrest Nowlin and wife, Janice Howell Nowlin to AmSouth Bank, N.A. on the following described real estate situated and being in Shelby County, Alabama, to wit:

Lot 27, according to the Survey of Meadowbrook, 16th Sector, First Phase, as recorded in Map Book 9, Page 143 A & B and amended in Map Book 9, Page 151 A & B, in the Probate Office of Shelby County, Alabama.

WHEREAS, the undersigned, understand and agree that the debt secured by that certain Mortgage dated April 16, 1987 from Charles Forrest Nowlin and wife, Janice Howell Nowlin to AmSouth Bank, N.A. recorded in Real Volume 125,, Page 356, in the Office of the Judge of Probate of Shelby County, Alabama, in the principal amount of \$15,000.00 shall be second, subordinate and inferior to that certain Mortgage dated April 29, 1992, executed by Charles Forrest Nowlin and wife, Janice Howell Nowlin to CENTRAL BANK OF THE SOUTH recorded in Real Volume \_\_\_\_\_, Page \_\_\_\_\_, in the Office of the Judge of Probate of Shelby County, Alabama, in the principal amount of \$110,000.00.

ANY DEFAULT under the terms of that certain Mortgage recorded in ~~Real Volume~~ INSTRUMENT NO. 05-06-1992 Page 7421 in the Office of the Judge of Probate of Shelby County, Alabama (first mortgage) or the obligation secured thereby, shall constitute a default of that Mortgage recorded in Real Volume 125, Page 356 in the Office of the Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, AmSouth Bank, N.A. through its authorized individual, and Charles Forrest Nowlin and wife, Janice Howell Nowlin hereunto have set their hands and seals this 29th day of April, 1992.

Amsouth Bank, N.A.

By: Mark A. Conger (SEAL)  
Mark A. Conger  
Its: Assistant Vice President

Charles Forrest Nowlin (SEAL)  
Charles Forrest Nowlin

Janice Howell Nowlin (SEAL)  
Janice Howell Nowlin

06/1992-7422  
02:06 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCB 9.00

Nowlin

THE STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

BEFORE ME, the undersigned authority, duly authorized to administer oaths and take acknowledgments, personally appeared Mark A. Conger, and acknowledged the foregoing in his capacity as same for the purposes herein described this the 28th day of April, 1992.

Mary Ann Reid  
NOTARY PUBLIC  
My commission expires:

THE STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Charles Forrest Nowlin and wife, Janice Howell Nowlin, whose names are signed to the foregoing, and who are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, they executed the same voluntarily.

Given under my hand and seal of office, this 29th day of April, 1992.

Patty J. Frey  
NOTARY PUBLIC  
My commission expires: 8-10-94

THIS INSTRUMENT WAS PREPARED BY: Ben L. Zarzaur, Attorney  
NAJJAR DENABURG, P.C.  
2125 Morris Avenue, Birmingham, Alabama 35203  
(205) 250-8400

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