

This Instrument Prepared By:

Sharon Kennedy
First Federal of Alabama, FSB
P.O. Box 1388
Jasper, Alabama 35502-1388

STATE OF ALABAMA
WALKER COUNTY

SUBORDINATION AGREEMENT

FOR VALUE RECEIVED, the sufficiency whereof is hereby acknowledged, the undersigned, FIRST FEDERAL OF ALABAMA, FSB, does by these presents agree that the lien and operation of its certain mortgage against the real estate described below, given by G. Malcolm Hutchins and wife, Mary P. Hutchins, and recorded in Real Volume 218 Page 131, in the Probate Office of Shelby County, Alabama, in the amount of \$100,000.00, shall be, and it hereby is, second and subordinate to the lien and operation of that certain mortgage against the same real estate dated August 25, 1992, in the principal sum of Eighty-eight thousand five hundred and fifty and 00/100 Dollars (\$88,550.00), given by G. Malcolm Hutchins and wife Mary P. Hutchins to First Federal of Alabama, FSB, as recorded in Real Volume 1992 Page 18992, in the Probate Office of _____ County, Alabama.

The real estate made the subject of this agreement is situated in Shelby County, Alabama, and is described as follows:

Lot 208. According to Riverchase Country Club, Ninth Addition Residential Subdivision, as recorded in Map Book 8, Page 46 A&B, in the Probate Office of Shelby County, Alabama. Mineral and Mining Rights Excepted

GIVEN under the hand and seal of the undersigned this 25th day of August, 1992.

FIRST FEDERAL OF ALABAMA, FSB

BY: Carmen A. Sparks
CARMEN A. SPARKS
ITS Vice President - Loan Servicing

STATE OF ALABAMA
WALKER COUNTY

I, the undersigned, a Notary Public in and for said County and State, hereby certify that EDWARD A. DAVIDSON, whose name as VICE PRESIDENT - LOANS, a corporation, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this date that being informed of the contents of the instrument, he, in his capacity as VICE PRESIDENT - LOANS and with full authority, executed it voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 25th day of August, 1992.

Sharon Kennedy
Notary Public

ACCOUNT #164050667

MY COMMISSION EXPIRES JULY 19, 1993

Inst # 1992-18994

Larry Halcomb

09/03/1992-18994
03:14 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 6.50