SUBORDINATION AGREEMENT

This Agreement made this date by and between APCO Employees Credit Union (herein called First Party), and SouthTrust Mortgage Corporation (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Real 338, Page 720, executed by Roy W. Connell and patricia W. Connell in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 4, according to the survey of Erockstone Estates, as recorded in Map Book 4, Page 53, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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 Dollar and other good and valuable consideration, the Parcies hereto agree as follows:

The First Party, APCO Employees Credit Union, consents and agrees that the lien of its mortgage recorded in Real 338, Page 720, is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, SouthTrust Mortgage Corporation which mortgage is recorded in volume 1992, page 20408 in the said Probate Office.

Done this 8 day of September, 1992.

APCO Employees Credit Union of BY: V. Merrill Mann of Cults Vice President

I, the undersigned, a Notary Public in and for said County, in said of State, hereby certify that V. Merrin Mann , whose on mame as Vice President , of APCO Employees Credit Union, a corporation, is signed to the foregoing instrument, and who is known to ne, acknowledged before me on this day that, being instrument and who is known to contents of the instrument, he wecuted the executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 4 day of September, 1992.