

SUBORDINATION AGREEMENT

This Agreement made this date by and between Union State Bank, (herein called First Party), and Liberty Mortgage Corporation (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Real 261, Page 29, executed by John L. McIntosh & Sherrill McIntosh, in the Probate Office of Shelby, County, Alabama, which mortgage encumbers the property described as follows:

Lot 2720, according to the Survey of Riverchase Country Club, 27th Addition as recorded in Map Book 11, pages 56 A & B in the Probate Office of 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 Parties hereto agree as follows.

The First Party, Union State Bank, consents and agrees that the lien of its mortgage recorded in Real 261, Page 29, is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, Liberty Mortgage Corporation, which mortgage is recorded in Instrument No. 1992-25522, in the Probate Office.

Done this 27th day of October, 1992.

Union State Bank

BY: Charles Waldrop  
Its Vice President

STATE OF ALABAMA  
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Charles Waldrop, whose name as Vice President, of Union State Bank, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such Officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 27th day of October, 1992.

Rebecca F. Johnson  
Notary Public

MY COMMISSION EXPIRES 1-3-04

Courtney

Inst. # 1992-25522  
11/03/1992-25522  
11:00 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
6.30