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STATE OF ALABAMA JEFFERSON COUNTY

## SUBORDINATION AGREEMENT

WHEREAS, Bobby R. Franklin and wife Patricia J. Franklin (hereinafter referred to as "Borrower"), have applied to Spinks Financial, Inc. (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 County, Alabama, to-wit:

Lot 149, according to a Map of Autumn Ridge - Second Sector as recorded in Map Book 14, Pages 16, 17 and 18 in the Probate Office of Shelby County, Alabama.

including without limitation, that certain mortgage recorded in instrument #1992-8492 in the Probate Records of Shelby County, labama.

IN WITNESS WHEREOF First Alabama Bank has caused its Senior Vice President to execute this Subordination Agreement with full authority for and on behalf of First Alabama Bank this the 6th day of Oxtoobser, 1992.

November

FIRST ALABAMA BANK

ita Semior Vice President

STEWART TITCE

BY

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its <sup>3</sup>

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I, the undersigned authority, a Notary Public in and for said county in said state hereby certify that Anthony F. Holmes whose name as Senior Vice President for First Alabama Bank 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 the 6th day of

October, 1992.

November

OTARY PUBLIC

MY COMMISSION EXPIRES OCTOBER 29, 1995

My commission expires

Inst # 1992-27931

11/23/1992-27931 O1:19 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002 NCD 9.00