

STATE OF ALABAMA
JEFFERSON COUNTY

SUBORDINATION AGREEMENT

WHEREAS, J. Don Williams and his wife Jane B. Williams (hereinafter referred to as "Borrower"), have applied to SouthTrust Mortgage Corporation (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 22, Block 2, according to the Survey of Woodford, as recorded in Map Book 8, Page 51 A,B,C & D in the Probate Office of Shelby County, Alabama.

including without limitation, that certain equity line of credit mortgage recorded in Real 151 Page 687 to First Alabama Bank in the Probate Records of Shelby County, Alabama.

IN WITNESS WHEREOF First Alabama Bank has caused its Assistant Branch Manager to execute this Subordination Agreement with full authority for and on behalf First Alabama Bank this the 30 day of December 1992.

FIRST ALABAMA BANK

BY: Cheryl L. Hay
its asst. Br. Mgr.
Inst # 1993-00379

01/06/1993-00379
10:59 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00

Jones, Waldrop

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said county in said state hereby certify that Cheryl R. Hay whose name as Asst. Sec. Mgr. 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 First Alabama Bank on the day the same bears date.

Given under my hand and official seal this the 30 day of December, 1992.

Car D. Davenport
NOTARY PUBLIC

My commission expires: June 8, 1996

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