

STATE OF ALABAMA
JEFFERSON COUNTY

SUBORDINATION AGREEMENT

WHEREAS, Dannie K. Frachiseur and his wife Ann M. Frachiseur (hereinafter referred to as "Borrower"), have applied to Dominion Bankshares Mortgage Corporation (hereinafter referred to as "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 42, according to the Survey of Willowbrook, as recorded in Map Book 11, Page 48 in the Office of the Judge of Probate of Shelby County, Alabama.

including without limitation, that certain mortgage recorded in Real Vol. 289, Page 301 and amended in Real Vol. 320, page 30 and amended in Real Vol. 385, Page 433 to AmSouth Bank, N.A. and recorded in the Probate Records of Shelby County, Alabama.

IN WITNESS WHEREOF AmSouth Bank, N.A. has caused its _____ to execute this Subordination Agreement with full authority for and on behalf of AmSouth Bank, N.A. this the 3rd day of January, 1993.

AMSOUTH BANK, N.A.

BY: Daniel W. Hise

its Vice President

Inst # 1993-01907

01/20/1993-01907
01:45 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00

Mary Williamson

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said county in said state hereby certify that Daniel M. Hill whose name as Vice President for AmSouth Bank, N.A. 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 13th day of January, 1993.

Patricia B. Smith
NOTARY PUBLIC

My commission expires MY COMMISSION EXPIRES OCTOBER 24, 1995

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