SUBORDINATION AGREEMENT

This Agreement made this date by and between AmSouth Bank, N.A. (herein called First Party), and AmSouth Mortgage Company, Inc. (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instrument Number 1992-25818, executed by Richard A. Franey and Deanna S. Franey in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 41, according to the Survey of SOUTHLAKE, FIRST ADDITION, as recorded in Map Book 14, page 31, 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 Parties hereto agree as follows:

The First Party, AmSouth Bank, N.A., consents and agrees that the lien of its mortgage recorded in Instrument #1992-25818, is an shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, AmSouth Mortgage Company, Inc. which mortgage is recorded in Instrument No.#1993- /7042/ in the said Probate Office.

Done this 7th day of June, 1993.

AmSouth Bank, N.A.

STATE OF ALABAMA COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that E. L. Morris, Jr. , whose name as Vice President , of AmSouth Bank, N.A., 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 the $^{7\,\mathrm{th}}$ day of June, 1993.

Inst # 1993-17043

06/11/1993-17043 02:24 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 001 MCD 6.50

Notary Public