

This document prepared by:

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STATE OF ALABAMA )  
JEFFERSON COUNTY )

### SUBORDINATION AGREEMENT

WHEREAS, LARRY R. WITHROW and wife, CAROLYN WITHROW (hereinafter referred to as "Borrower") have applied to COLLATERAL MORTGAGE COMPANY (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 Jefferson County, Alabama, to-wit:

Lot 1, BLOCK 8, according to South Vestavia Estates, Second Addition as recorded in Map Book 52, Page 76, in the Probate Office of Jefferson County, Alabama.

including without limitation, that certain mortgage in favor of Amsouth Bank, N.A., recorded on March 2, 1990, in Real 3775, Page 367, subordinated in the Probate Records of Jefferson County, Alabama.

IN WITNESS WHEREOF, Amsouth Bank, N. A. has caused its Vice President to execute this Subordination Agreement with full authority for and on behalf of said, Amsouth Bank N. A. this the 15th day of September, 1993.

By: Joel Deaton  
Its Vice President

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Joel Deaton whose name as Vice President of Amsouth Bank, N. A., is signed to the foregoing conveyance and who is known to me, is acknowledged before me on this day that, being informed of the contents of the conveyance, he as such office, 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 15th day of September, 1993.

Ray Buttle  
NOTARY PUBLIC

My commission expires: 2 Aug 97

Inst # 1993-29066

09/21/1993-29066  
12:35 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCB 8.50