

Inst # 1993-33583

10/27/1993-33583  
SUBORDINATION AGREEMENT CERTIFIED  
SHELBY COUNTY PROBATE 13.50

STATE OF ALABAMA  
COUNTY OF JEFFERSON

This Subordination Agreement, made and entered into on this the 4th day of OCTOBER, 1993, by and between AmSouth Bank N.A., as Party of the First Part, and SouthTrust Mortgage Corp. as Party of the Second Part.

W I T N E S S E T H

That, whereas, GEORGE D. HOWARD AND WIFE, REBA HOWARD, have an outstanding lien in favor of AMSOUTH BANK, N.A., dated JULY 2, 1987 and recorded in the Probate Office of SHELBY County, Alabama, in Official Record Book 246, Page 326, amended in Real 318, Page 467 on certain real estate described therein to secure an indebtedness of \$ 150,000.00, and said lien is in full force and effect; and,

Whereas, GEORGE D. HOWARD AND REBA HOWARD have made an application to the Party of the Second Part for a loan in the sum of \$ 74,550.00 and said Party of the Second Part is willing to make said loan to the said GEORGE D. HOWARD AND REBA HOWARD, provided they furnished it with a mortgage on the lands described in the aforesaid lien, and the said AMSOUTH BANK, N.A. subordinate the above described lien and make the same second and subservient to the mortgage of SOUTHTRUST MORTGAGE CORPORATION; and

Whereas, the said Party of the First Part is willing to subordinate its said lien and make the second and subservient to the mortgage of the said Part of the Second Part as an inducement to it to make said loan.

Now therefore, in consideration of the premises and further consideration of the sum \$ -0-, cash in hand paid, the Party of the First Part by the Party of the Second Part, the receipt of which is hereby acknowledged, the said Party of the First Part does hereby agree that the lien of GEORGE D. HOWARD AND REBA HOWARD to AMSOUTH BANK, N.A., dated 7-13-89 and recorded in the Probate Office of SHELBY County, Alabama, in Official Record Book 246 Page 326, Real 318, Page 467, shall be second and subservient to the mortgage of GEORGE D. HOWARD AND REBA HOWARD to SOUTHTRUST MORTGAGE CORPORATION, dated OCTOBER 5, 1993 and recorded in the Probate Office of SHELBY County, Alabama, in Official Record Book Inst # 1993 Page 33582, to secure the sum of \$ 74,550.00 plus interest, on the land described therein, and the said lien of the said AMSOUTH BANK, N.A. shall be subordinate to the mortgage of SOUTHTRUST MORTGAGE CORPORATION.

It is further agreed that should GEORGE D. HOWARD AND REBA HOWARD default in their payments under the terms of the real estate mortgage to SOUTHTRUST MORTGAGE CORPORATION, the said SOUTHTRUST MORTGAGE CORPORATION agrees to notify AMSOUTH BANK, N.A. of said default prior to taking legal action.

IN WITNESS WHEREOF, the said \_\_\_\_\_, whose name &  
of AMSOUTH BANK, N.A. has signed his

IN WITNESS WHEREOF, the said Patricia F. Odom, who PAGE 1 -2 &  
as Vice President of AMSOUTH BANK, N.A. has signed his  
name to the foregoing instrument on this 5th day of October,  
1993.

**AMSOUTH BANK, N.A.**

BY: Patricia F. Odom  
As its: Vice President

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said State and in said County, hereby certify that Patricia E. Odum, whose name as Vice President of AMSOUTH BANK, N.A., a Corporation, 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 said Corporation.

Given under my hand and seal this 5th day of October, 1993.

Angela Diane Mitchell  
Notary Public  
My commission expires: October 19, 1996

This instrument prepared by:  
S. Kent Stewart, Attorney at Law  
3800 Colonnade Parkway, Suite 650  
Birmingham, Alabama 35243