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SUBORDINATION AGREEMENT

WHEREAS, Roy T. Craig and Mary E. Craig executed an equity line of credit mortgage to Central Bank of the South and the same was filed in Real Volume 3046, Page 536 in the Probate Office of Jefferson County, Alabama, Birmingham Division, refiled in Bessemer Real 644, Page 802 in the Probate Office of Jefferson County, Alabama, Bessemer Division, refiled in Real 113, Page 27 in the Probate Office of Shelby County, Alabama, Subordination Agreement filed for record in Bessemer Real 870, Page 891 in the Probate Office of Jefferson County, Alabama, Bessemer Division and refiled in Real 391, Page 699 in the Probate Office of Shelby County, Alabama; and

WHEREAS, Roy T. Craig and wife, Mary E. Craig have on October 21, 1993, executed a mortgage to SouthTrust Mortgage Corporation securing a debt in the principal amount of \$130,000.00; and

WHEREAS, Central Bank of the South agrees to subordinate its equity line of credit mortgage to the mortgage of SouthTrust Mortgage Corporation referred to above.

NOW THEREFORE, the undersigned Central Bank of the South hereby subordinates to the mortgage of SouthTrust Mortgage Corporation, its mortgage recorded in Real Volume 3046, Page 536 in the Probate Office of Jefferson County, Alabama, Birmingham Division, refiled in Bessemer Real 644, Page 802 in the Probate Office of Jefferson County, Alabama, Bessemer Division, refiled in Real 113, Page 27 in the Probate Office of Shelby County, Alabama, Subordination Agreement filed for record in Bessemer Real 870, Page 891 in the Probate Office of Jefferson County, Alabama, Bessemer Division and refiled in Real 391, Page 699 in the Probate Office of Shelby County, Alabama.

Done this 21 day of October, 1993.

STATE OF ALABAMA
COUNTY OF JEFFERSON
CENTRAL BANK OF THE SOUTH
1993 OCT 29 AM 8:55
By: Janet Brock
Its President

STATE OF ALABAMA:
JEFFERSON COUNTY:

RECORDED & INDEXED
DEED TAX HAS BEEN PAID ON THIS STATEMENT
George R. Reynolds
JUDGE OF PROBATE

11/29/1993 3:11:12
10:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Janet Brock, whose name as Loan Officer of Central Bank of the South 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 this the 21 day of October, 1993.

[Signature]
Notary Public

Inst # 1993-37712

REAL 987 PAGE 015

STATE OF ALA. JEFFERSON CO.
NOTARY PUBLIC CERTIFY
TO DO G/H

1993 NOV 10 AM 10:29

RECORDED & S. DEED TAX & S.
DEED TAX HAS BEEN PAID ON THIS STATEMENT

George A. Reynolds
JUDGE OF PROBATE

REAL 984 PAGE 207

Inst # 1993-37712

11/29/1993-37712
10:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

REAL 987 PAGE 014