

This document prepared by:

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STATE OF ALABAMA)
JEFFERSON COUNTY }

SUBORDINATION AGREEMENT

WHEREAS, DOUGLAS L. WHITE and wife, CAROLE A. WHITE (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 44, according to the MAP AND SURVEY of MEADOW BROOK, 17th Sector as recorded in Map Book 9, Page 158 A & B, in the Probate Office of Shelby County, Alabama.

Including without limitation, that certain mortgage in favor of AmSouth Bank, N.A., recorded on AUGUST 6, 1990, 1993, in Real 305, Page 169, subordinated in the Probate Records of Jefferson County, Alabama.

IN WITNESS WHEREOF, AmSouth Bank, N. A. has caused its LOAN OFFICER to execute this Subordination Agreement with full authority for and on behalf of said, AmSouth Bank N. A. this the 3RD day of FEBRUARY, 1994.

By:

Its LOAN OFFICER

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that SANDY RAY whose name as LOAN OFFICER 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 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 3RD day of FEBRUARY, 1994

NOTARY PUBLIC

My commission expires:

11-19-94

05142

02/15/1994-05142
01:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD B.50

Inst # 1994-05142