

94053B

SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this <sup>14<sup>th</sup></sup> day of February 1994 by First Alabama Bank (hereinafter referred to as the "Mortgagee").

WITNESSETH:

WHEREAS, Mortgagee is the owner and holder of that certain mortgage from Ronald B. Bardo, Jr. and wife, Mary S. Bardo recorded in Real Volume 208 Page 685 in the Probate Office of Shelby County, Alabama, being more particularly described as follows:

Lot 8, Block 4, according to the Amended Map of Plantation South First Sector, recorded in Map Book 7, page 173, in the Probate Office of Shelby on County, Alabama.

AND WHEREAS, AmSouth Mortgage Company, is making a mortgage loan to Ronald B. Bardo, Jr. and wife, Mary S. Bardo (to refinance the original first mortgage loan to Engel Mortgage Company, Inc., recorded in Volume 443, Page 512 and transferred and assigned to AmSouth Bank, N. A. recorded in Misc. Volume 56, page 41 in the Probate Office of Shelby County, Alabama) said loan secured by a mortgage which encumbers the above described real Property:

WHEREAS, AmSouth Mortgage Company, as a condition for making a new mortgage loan, requires Mortgagee to subordinate the lien of its mortgage to the lien of the new AmSouth Mortgage Company, and Mortgagee has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of the mutual advantages and benefits accruing to the parties hereto, and in further consideration of the sum of TEN DOLLARS in hand paid by AmSouth Mortgage Company the receipt and sufficiency of which is hereby acknowledged, Mortgagee does hereby covenant, consent and agree to and with AmSouth Mortgage Company that the lien of First Alabama Bank, shall be and the same is hereby made subordinate, inferior, and subject in every respect to the lien of AmSouth Mortgage Company which was granted by Ronald B. Bardo, Jr. and wife, Mary S. Bardo to AmSouth Mortgage Company to refinance the original mortgage recorded in Volume 443 Page 512, and transferred and assigned to AmSouth Bank, N.A. recorded in Misc. Volume 56, page 41 in the Probate Office of Shelby County, Alabama, which encumbers the above described property; provided, however that this subordination is limited to the amount of \$56,000.00.

IN WITNESS WHEREOF, this agreement is executed the day and year first above written.

Signed, sealed and delivered  
in the presence of:

*Barbara P. Bardo*  
\_\_\_\_\_

FIRST ALABAMA BANK

By: *Aneita S. Beckman*  
Aneita S. Beckman  
Vice President

Inst # 1994-06622

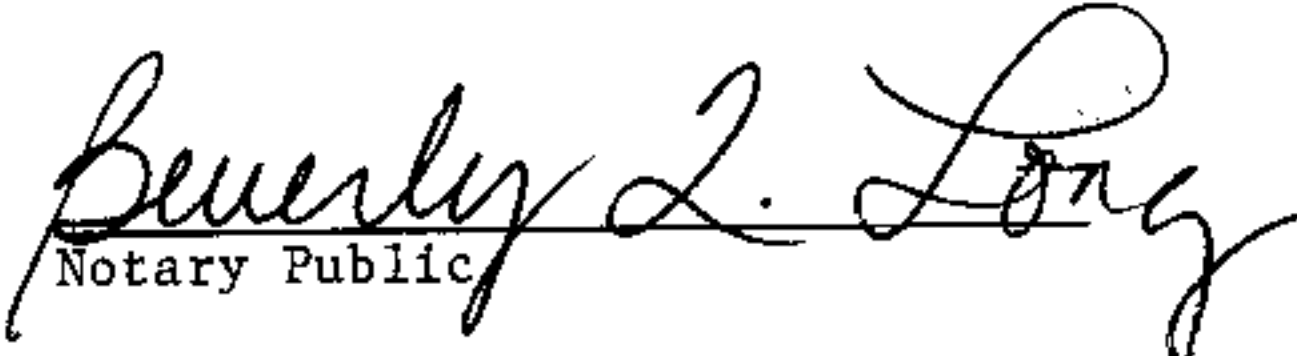
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12:02 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 11.00

STATE OF ALABAMA

COUNTY OF JEFFERSON

The foregoing instrument was acknowledged before me this 14th  
day of February, 1994 by Aneita S. Beckman  
Vice President of FIRST ALABAMA BANK, on behalf of the bank.

  
Notary Public

My Commission Expires: ~~MY COMMISSION EXPIRES~~ FEBRUARY 4, 1997

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