

## SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this 24th day of August 1995 by First Alabama Bank (hereinafter referred to as the "Mortgagee").

### "WITNESSETH"

WHEREAS, Mortgagee is the owner and holder of that certain Second mortgage from Michael Johnson and wife, Susan F. Johnson (with a maximum line of \$20,000.00 available to draw) to Altus Bank, a Federal Savings Bank (Altus) Formerly known as First Southern Federal Savings and Loan Association recorded in Real Book 235, Page 243, Transferred and Assigned to First Alabama Bank in Book 285, Page 779, in the Office of the Judge of Probate of Shelby County, Alabama, being more particularly described as follows:

Lot 58, according to the Survey of Meadow Brook, 11th Sector, as recorded in Map Book 9, Page 6 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

AND WHEREAS, Norwest Mortgage, Inc. is making a mortgage loan to Michael Johnson and wife, Susan F. Johnson (to refinance the original first mortgage loan to Alliance Mortgage Company recorded in Real Book 122, page 437, in the Probate Office of Shelby County, Alabama) said loan secured by a mortgage which shall encumber the above described real Property.

WHEREAS, Norwest Mortgage, Inc., as a condition for making a new mortgage loan, requires Mortgagee to subordinate the lien of its mortgage to the lien of the new Norwest Mortgage, Inc. 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 Norwest Mortgage, Inc. to Mortgagee, the receipt and sufficiency of which is hereby acknowledged, Mortgagee does hereby covenant, consent and agree to and with Norwest Mortgage, Inc. 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 Norwest Mortgage, Inc., which was granted by Michael Johnson and wife Susan F. Johnson, to Norwest Mortgage, Inc. to refinance the original mortgage recorded in Real Book 122, Page 437 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 \$58,000.00.

Inst # 1995-23876

\* 1995-23876

08/30/1995-23876  
08:12 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
DOE MCD 11.00

Mark T. Hui

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

Signed, sealed and delivered  
in the presence of:

James Rector

FIRST ALABAMA BANK

BY: Wayne Norman  
Wayne Norman  
Vice President

Inst # 1995-23876  
08/30/1995-23876  
08:12 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 NC3 11.00

STATE OF ALABAMA

COUNTY OF JEFFERSON

The foregoing instrument was acknowledged before me this 24th  
day of August, 1995 by Wayne Norman Vice president of First  
Alabama Bank, Cahaba Heights Branch, on behalf of the bank.

Brenda J. Sears  
Notary Public

My Commission Expires Jan. 14, 1996