

SUBORDINATION AGREEMENT

This Agreement made this date by and between First Federal Bank, a Federal Savings Bank (herein called First Party), and First Federal Bank, a Federal Savings Bank (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instrument 1995-12203, executed by Robert E. Thomson and wife, Sally L. Thomson, in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

See Attached Exhibit A for Legal Description

Whereas, the Second Party will not make the said loan unless the First Party subordinates its mortgage to that mortgage to the Second Party.

Now therefore in consideration of One Dollar and other good and valuable consideration, the Parties hereto agree as follows:

The First Party, First Federal Bank, a Federal Savings Bank, consents and agrees that the lien of its mortgage recorded in Instrument 1995-12203 is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, First Federal Bank, a Federal Savings Bank, which mortgage is recorded in Instrument 1996-3640, in the said Probate Office.

Done this 26th day of January, 1996.

First Federal Bank, a Federal Savings Bank

BY: Charles Wolbach

Its President/CEO
Charles Wolbach

STATE OF ALABAMA)
COUNTY OF Tuscaloosa

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Charles Wolbach, whose name as President/CEO of First Federal Bank, a Federal Savings Bank, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, 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 official seal, this the 26th day of January, 1996.

Jammy J. Linder
Notary Public
My commission expires: 8-28-96

TOTAL P.02

Inst # 1996-03641

02/02/1996-03641
10:34 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

Inst # 1996-03641

Exhibit A

A parcel of land In the S.W.1/4 of Section 28, Township 19 South, Range 2 West, Shelby Co., Ala., described as follows: Commence at the Northwest corner of said Quarter Section, Thence run South along the West Section line 1354.34 feet to the centerline of Alabama Highway #119, Thence turn left 79 deg. 09 min. 30 sec. and run Southeast 58.64 feet to the intersection of the Southeast right-of-way of Highway #119 and the East right-of-way of Indian Trail, Thence turn left 43 deg. 00 min. 33 sec. and run Northeast 242.40 feet along said Highway #119 right-of-way, Thence turn right 92 deg. 49 min. 47 sec. and run Southeast 641.68 feet to the point of beginning: Thence turn left 19 deg. 15 min. 04 sec. and run Southeast 501.36 feet, Thence turn left 75 deg. 05 min. 39 sec. and run Northeast 105.14 feet to the center of Cahaba Valley Creek, Thence turn left 42 deg. 39 min. 46 sec. and run Northeast 38.75 feet along said creek, Thence turn right 33 deg. 16 min. 12 sec. and run Northeast 71.30 feet along said creek, Thence turn right 18 deg. 00 min. 07 sec. and run Northeast 135.64 feet along said creek, Thence turn left 37 deg. 50 min. 17 sec. and run Northeast 78.12 feet along said creek, Thence turn left 15 deg. 09 min. 42 sec. and run Northeast 60.45 feet along said creek, Thence turn left 96 deg. 12 min. 34 sec. and run Northwest 200.75 feet, Thence turn right 24 deg. 35 min. 00 sec. and run Northwest 102.99 feet, Thence turn right 39 deg. 05 min. 44 sec. and run Northwest 366.23 feet, Thence turn left 125 deg. 30 min. 13 sec. and run Southwest 498.73 feet to the point of beginning.

Also a non-exclusive easement, 40 feet wide 20 feet on each side of the following described centerline along an existing gravel drive, Commence at the Northwest corner of the Southwest 1/4 of Section 28, Township 19 South, Range 2 West, Shelby Co., Alabama. Thence run South along the West Section line 1354.34 feet to the centerline of Alabama Highway #119, Thence turn left 78 deg. 09 min. 30 sec. and run Southeast 58.64 feet to the intersection of the Southeast right-of-way of Highway #119 and the East right-of-way of Indian Trail, Thence turn left 43 deg. 00 min. 33 sec. and run Northeast 242.40 feet along said Highway #119 right-of-way, Thence turn right 92 deg. 49 min. 47 sec. and run Southeast 641.68 feet, Thence turn left 116 deg. 46 min. 11 sec. and run Northeast 59.81 feet to a point on the centerline of an existing gravel drive, being on a counter-clockwise curve having a delta angle of 23 deg. 39 min. 45 sec. and a radius of 256.69 feet, Thence turn left 112 deg. 20 min. 26 sec. to the tangent of said curve and run Westerly along the arc of said curve 106.01 feet, Thence continue Westerly tangent from last curve a distance of 176.00 feet to a clockwise curve having a delta angle of 33 deg. 52 min. 55 sec. and a radius of 140.00 feet, Thence run along arc of said curve 82.79 feet to the Easterly right-of-way of Indian Trail and the end of existing gravel drive.

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