

STATE OF ALABAMA

COUNTY OF SHELBY

SUBORDINATION AGREEMENT

WHEREAS, Benny Cleve Casey and Wanda Gail Casey (hereinafter referred to as the "Borrower"), has applied to AmSouth Bank of Alabama (the "Bank") for a loan of money in the amount of \$115,000.00 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 request 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 Shelby County, Alabama, to-wit: 405 Norwick Circle, Alabaster, Alabama 35007

Lot 19, Block 4, according to the Survey of Norwick Forest Second Sector, as recorded in Map Book 13, page 23 A and B, in the Probate Office of Shelby County, Alabama.

including, without limitation, that certain mortgage recorded in Inst. #1994-34982 Probate Records of Shelby County, Alabama.

IN WITNESS WHEREOF the undersigned, AmSouth Bank of Alabama, has caused its DANIEL W. HILL to execute this Subordination Agreement, with full authority for and on behalf of said Corporation, this the 11th day of March, 1996.

AmSouth Bank of Alabama

By: Daniel W Hill

Its VICE PRESIDENT

03/21/1996-09069

08:39 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 MCD

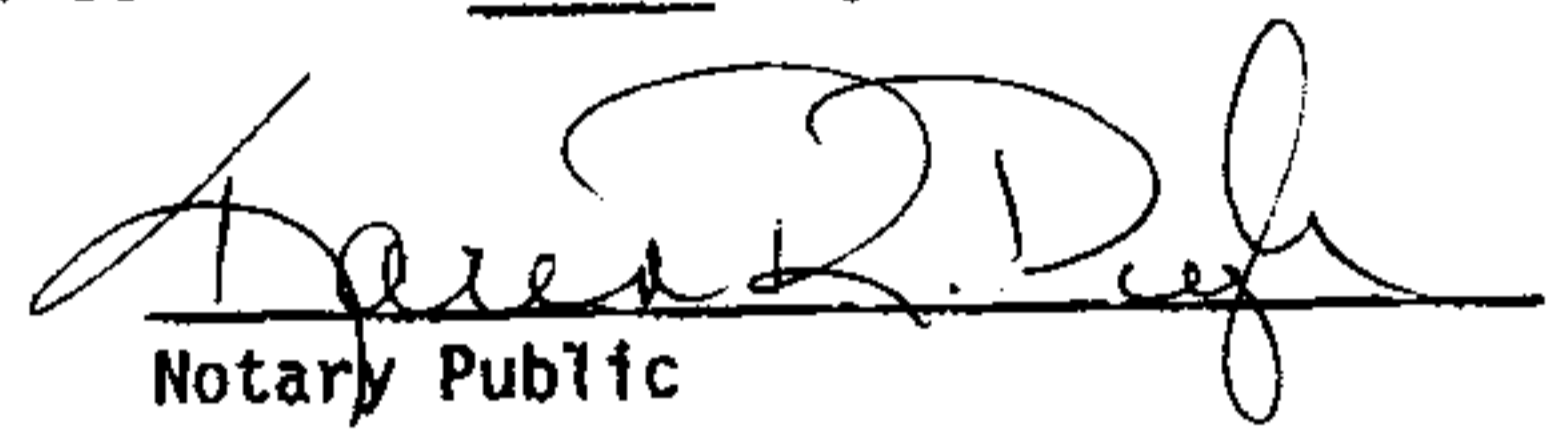
11.00

Inst # 1996-09069

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that DANIEL W. HILL whose name as VICE PRESIDENT of AmSouth Bank of Alabama, 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, on the day the same bears date.

Given under my hand and official seal this 11TH day of March, 1996.



Notary Public

My Commission Expires June 7, 1999 Notary Public, Alabama, State at Large

Inst # 1996-09069

03/21/1996-09069
08:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00