

STATE OF ALABAMA  
COUNTY OF SHELBY

SUBORDINATION AGREEMENT

WHEREAS, Ronald G. Brown and his wife Greer O. Brown (hereinafter referred to as "Borrower"), have applied to Colonial Bank (hereinafter referred to as "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 Shelby County, Alabama, to-wit:

Lot 27, according to the Amended Map of Rushing Parc, Sector Two, as recorded in Map Book 20, Page 33, in the Probate Office of Shelby County, Alabama.

including without limitation, that certain mortgage recorded in Instrument No. 1996-09031 in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF **COLONIAL BANK** has caused its Executive Vice-President to execute this Subordination Agreement with full authority for and on behalf of **COLONIAL BANK** the 8th day of MARCH, 1996.

COLONIAL BANK

BY: W.P. Riley

its W.P. Riley 1996-09625  
Executive Vice-President

03/25/1996-09625  
02:14 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 SNA 11.00

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said county in said state hereby certify that W.P. Riley whose name as Executive Vice-President for COLONIAL BANK 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 COLONIAL BANK on the day the same bears date.

Given under my hand and official seal this the 8th day of MARCH, 1996.

Karen L. Roper  
NOTARY PUBLIC

My commission expires: MY COMMISSION EXPIRES NOV. 16, 1999

Inst # 1996-09625

03/25/1996-09625  
02:14 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 SMA \$1.00