

# SUBORDINATION AGREEMENT

This Agreement made this date by and between Compass Bank formerly known as Central Bank of The South (herein called First Party), and SouthTrust Mortgage Corporation (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Real Volume 267, Page 307, in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 42, according to the Survey of Meadowbrook, Fifth Sector, First Phase, as recorded in Map Book 8, Page 109, in the Probate Office of Shelby County, Alabama.

Whereas, Second Party, on May 30, 1996 made a mortgage to William R. O'Brien and Dellanna P. O'Brien, Husband and Wife in the amount of \$150,000.00 secured by a mortgage on the above-described property; and

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

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

The First Party, Compass Bank formerly known as Central Bank of The South, consents and agrees that the lien of its mortgage recorded in Real Volume 267, Page 307, in the Office of the Judge of Probate of Shelby County, Alabama, and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, SouthTrust Mortgage Corporation which mortgage is recorded as Instrument # 1996-18618 in the Probate Office of Jefferson County, Alabama.

Dated this 4th day of June, 1996.

Compass Bank, Formerly Known as  
Central Bank of The South

By:  
Its:

State of Alabama  
County of Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Ginnie M. Tatum, whose name as Loan Officer of Compass 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 4th day of June, 1996.

Karen Carlson  
NOTARY PUBLIC

My Commission Expires: 2-21-98

06/07/1996-18619  
12:44 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 8.50

Inst # 1996-18619