

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT IS MADE THIS THE 15TH DAY OF AUGUST, 1996, BY FIRST TENNESSEE BANK N.A. AND IN FAVOR OF CHARLEY C. HARRIS AND CARRIE M. HARRIS.

WHEREAS, FIRST TENNESSEE BANK N.A. IS AGREEING TO SUBORDINATE THEIR MORTGAGE THAT WAS FILED IN VOL. 1995 PAGE 20520 SO THAT THEIR INTEREST IN THE PROPERTY LOCATED AT: 751 MILLER CIRCLE, PELHAM, AL. 35124 WOULD THEN BE IN A THIRD POSITION AND THE CURRENT MORTGAGE DATED 8-16-96 WOULD THEN BE IN SECOND POSITION.

M. D. Bunt
DOUG BUNT
SR. VICE PRESIDENT

Inst # 1996-33649

STATE OF TENNESSEE

COUNTY OF Shelby

100409/1996-33649
100409 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50

I THE UNDERSIGNED AUTHORITY, A NOTARY PUBLIC IN AND FOR SAID COUNTY, IN SAID STATE HEREBY CERTIFY THAT DOUG BUNT WHOSE NAME AS SR. VICE PRESIDENT OF GULF PACIFIC MORTGAGE, A DIVISION OF FIRST TENNESSEE BANK N.A., 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 FIRST TENNESSEE BANK N.A.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS 15th DAY OF AUGUST, 1996.

Marilyn C. Taylor
NOTARY PUBLIC

CERTIFIED TO BE A TRUE AND CORRECT COPY OF THE ORIGINAL DOCUMENT BY:

Stewart Davis
ATTORNEY FOR FIRST TENNESSEE BANK N.A.

MY COMMISSION EXPIRES: NOTARY PUBLIC STATE OF TENNESSEE
MY COMMISSION EXPIRES: May 2, 2001.

STEWART, DAVIS & HUMPHREY, P.C.
3800 COLONNADE PARKWAY
SUITE 650
BIRMINGHAM, ALABAMA 35243