

SUBORDINATION AGREEMENT

This Agreement made this date by and between AVCO Financial Services of Alabama, Inc. (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 Instrument 1996-4647, executed by Lewis Brooks and Venice Brooks in the Probate Office at Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 74, according to the Survey of Brookhollow, First Sector, as recorded in Map Book 17 Page 103, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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, AVCO Financial Services of Alabama, Inc. consents and agrees that the lien of its mortgage recorded in Instrument 1996-4647 is 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 (not to exceed \$95,000.00), which mortgage is recorded in Instrument _____, in the said Probate Office.

Done this 30th day of December, 1996.

AVCO Financial Services of Alabama, Inc.

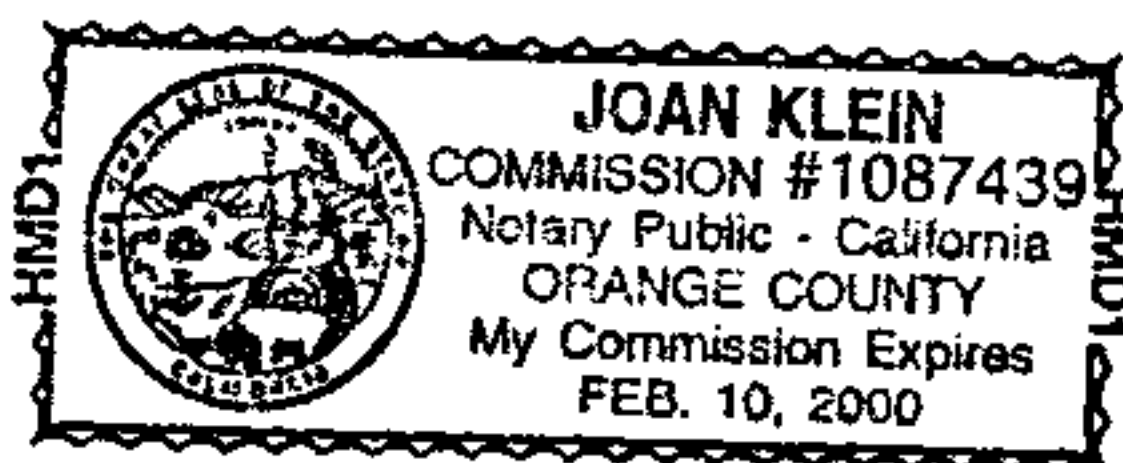
BY: Laila B. Soares

Laila B. Soares, Assistant Vice President

STATE OF California
COUNTY OF Orange

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Laila B. Soares, whose name as Asst. Vice President, at AVCO Financial Services of Alabama, Inc., 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 30th day of December, 1996.



Joan Klein
Notary Public

Inst # 1997-01664
01/16/98 1997-01664
09:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 - SNA 8.50