

SUBORDINATION AGREEMENT

Borrower: Larry R. Grill S.S. No.: [REDACTED]
Co-Borrower: Rosemary Grill S.S. No.: [REDACTED]
Date of this agreement: March 21, 1997
Date of Equity AssetLine Agreement: August 29, 1995
Equity AssetLine Account No.: 95025320
Date of Mortgage: August 29, 1995 Real: ** Book: **Instrument #1995-27183
Mortgage recorded in Shelby County, Alabama
New Mortgagee: Southeastern Mortgage Of Alabama L.L.C.

This agreement. In this agreement, we, us, and our mean SouthTrust Bank of Alabama and your mean each and every borrower or co-borrower named above. Mortgagee means the New Mortgagee named above.

Your line of credit. You received a line of credit from us under the Equity AssetLine Agreement described above. To secure your obligations under that agreement, you gave us a mortgage on real estate. This mortgage is described above. Under the Equity AssetLine Agreement, you agreed not to place any additional encumbrances on the property described in the mortgage.

New mortgage. You have requested that we allow you to place an additional encumbrance on this property. You would like to give another creditor a mortgage on this property. This creditor is the Mortgagee.

Subordination. You have also requested that we agree to subordinate our interest in this property to the interest that you plan to give to the Mortgagee. We agree to do so, but only to the amount of the new mortgage debt to the Mortgagee. Our interest will not be subordinated to any later increase in that amount or any other debt that you owe to the Mortgagee, whether now owed or incurred later. The amount of the new mortgage debt owed to the Mortgagee is: \$ 295,000.00.

Notice of reduction of line of credit. We have reduced the credit available under your Equity AssetLine to the following amount: \$.

Your obligations continue. Our entering into this agreement does not change any of your obligations to us under the Equity AssetLine Agreement. You agree that we have not waived any of our rights.

Signatures. By signing this agreement under seal, you agree to all the terms of this agreement, including the terms in the Equity AssetLine Agreement. You acknowledge that we have given you a completed copy of this agreement.

CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT

Borrower: Larry R. Grill
Larry R. Grill

Co-Borrower: Rosemary Grill
Rosemary Grill

By: SouthTrust Bank of Alabama

Its: [Signature]
Inst # 1997-10898

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CERTIFICATION

I am a notary public for Jefferson County, Alabama. I certify that Larry R. Grill and Rosemary Grill, whose names are signed above and who I know, appeared before me and executed this agreement. They acknowledged to me that they were informed of the contents of this agreement and signed it voluntarily.

Winnie H. Hume
Notary Public

I am a notary public for Jefferson County, Alabama. I certify that Stephen W. Rice, whose name is signed above and who I know, appeared before me and executed this agreement. He or she acknowledged to me that he or she was informed of the contents of this agreement and signed it voluntarily as the Asst. Vice President of SouthTrust Bank of Alabama, with full authority to do so and as the act of the Bank. SouthTrust Bank Bank is an Alabama banking association.
Of Alabama

Leslie Wilson
Notary Public

My commission expires 5-27-98

Inst # 1997-10898

04/08/1997-10898
11:15 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00