

SUBORDINATION AGREEMENT

This Agreement made this date by and between Margie Barnes, (herein called First Party), and South States Mortgage Corporation, (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instrument 1994-35746, executed by Henry Jameson Holcombe, Jr. and Janet T. Holcombe, in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 12, according to the Survey of The Highlands, 2nd Sector, as recorded in Map Book 18 page 48 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, Margie Barnes consents and agrees that the lien of its mortgage recorded in Instrument 1994-35746, is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, South States Mortgage Corporation, which mortgage is recorded in Instrument 1998-15734 in the said Probate Office.

Done this 24th day of April, 1998.

Margaret G. Barnes
Margie Barnes

STATE OF OHIO
COUNTY OF HAMILTON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Margie Barnes, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 24 day of April, 1998.

Lynne A. Davis
Notary Public
My commission expires:

LYNNE A. DAVIS
Notary Public, State of Ohio
My Commission Expires Sept. 21, 1999

04/30/1998-15737
03:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50

Inst # 1998-15737