

## SUBORDINATION AGREEMENT

STATE OF ALABAMA )  
COUNTY OF SHELBY )

This Agreement made and entered into this 30<sup>th</sup> day of April, 1998, by and between Michael B. Murray and wife, Angela C. Murray (hereinafter collectively called Mortgagor), and First National Bank of Shelby County, (hereinafter called Mortgagee).

Inst # 1998-24614

W I T N E S S E T H

Whereas, the Mortgagor executed a Mortgage to the Mortgagee, said mortgage being recorded in Instrument Number 1997-31179 in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

Lot 20, according to the Survey of Windy Oaks, Phase 3, recorded in Map Book 15, Page 113, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree, as follows:

The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid mortgage to a mortgage executed to Countrywide, America's Wholesale Lender, recorded in Instrument Number 1998- in the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGORS:

Michael B. Murray  
Michael B. Murray

Angela C. Murray  
Angela C. Murray

MORTGAGEE:

FIRST NATIONAL BANK OF SHELBY COUNTY

By: William R. Justice  
As Its: In-House Counsel

07/01/1998-24614  
10:03 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 SNA 11.00

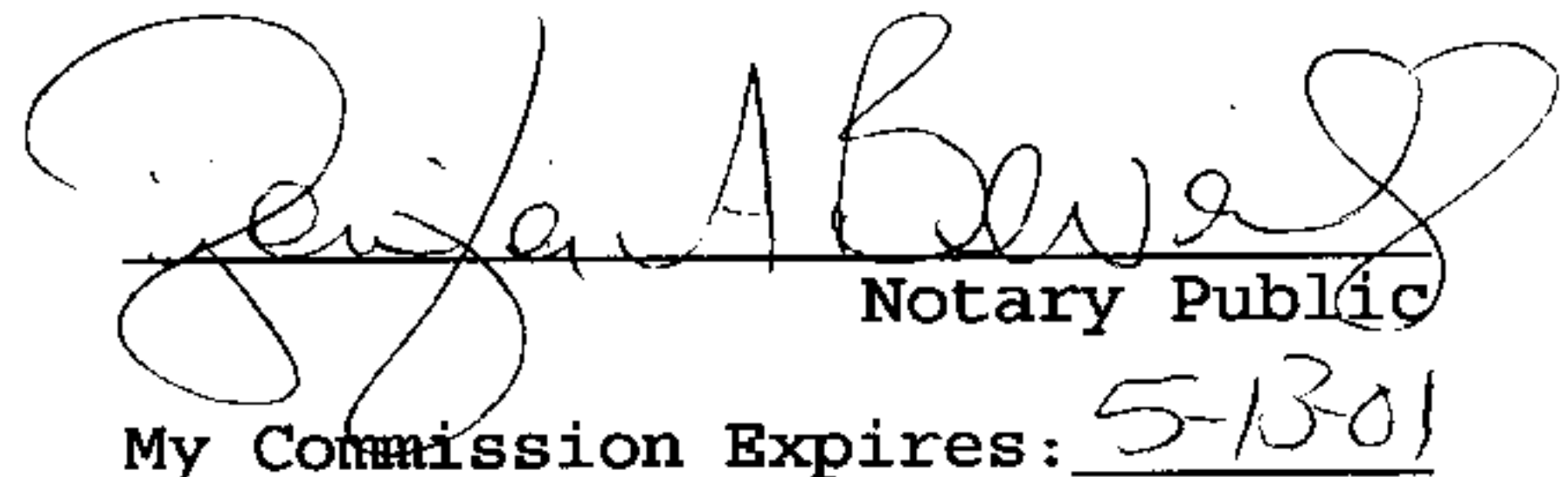
STATE OF ALABAMA )

COUNTY OF SHELBY )

ACKNOWLEDGEMENT

On this 30<sup>th</sup> day of April, 1998, I, the undersigned authority a Notary Public in and for said County in said State do hereby certify that Michael B. Murray and wife, Angela C. Murray, whose names are signed to the foregoing instrument, and who are informed of the contents of said instrument, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 30<sup>th</sup> day of April, 1998.

  
Notary Public  
My Commission Expires: 5-30-01

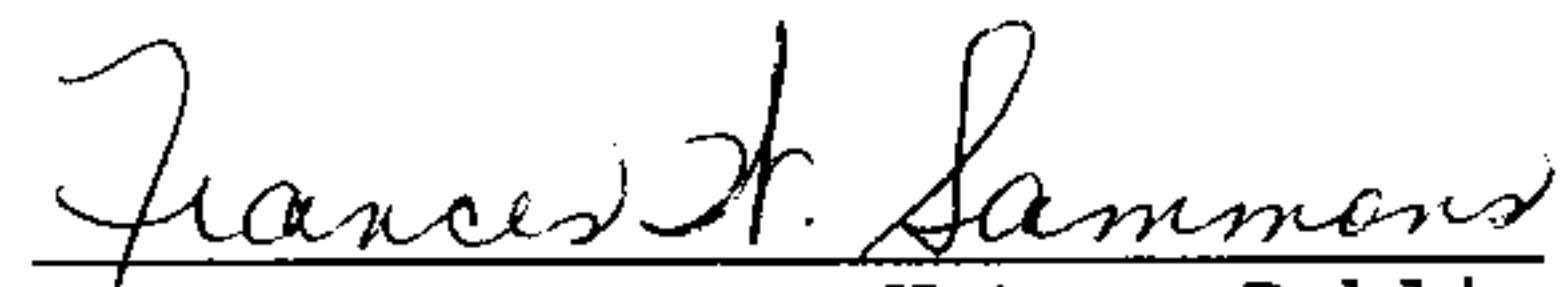
STATE OF ALABAMA )

COUNTY OF SHELBY )

ACKNOWLEDGEMENT

I, the undersigned authority, a Notary Public, in and for said County and in said State, hereby certify that William R. Justice, whose name as In House Counsel for First National Bank of Shelby County, 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 said instrument, he, as such In House Counsel, and with full authority, executed the same voluntarily for and as the act of said Bank on the day the same bears date.

Given under my hand and official seal this 23<sup>rd</sup> day of April, 1998.

  
Notary Public  
My Commission Expires: 6-7-00

07/01/1998-24614  
10:03 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 SNA 11.00

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