

STATE OF ALABAMA)
COUNTY OF Shelby)

Subordination Agreement

WHEREAS, Thomas Wayne and Phyllis Norton Hoffman, (hereinafter referred to as the "Borrower," whether one or more) has applied to AmSouth Bank (the "Bank") for a loan of money to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have or may have a lien or other interest in said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrower unless the undersigned subordinate their lien or other interest in said property to the mortgage to be executed by the Borrower to the Bank.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce the Bank to make the requested loan to the Borrower, the undersigned hereby agree as follows:

The undersigned hereby subordinate to the mortgage to be executed by the Borrower to the Bank all right, title and interest at law or equity of the undersigned in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 5 and 6, Block 2, according to the survey of Windsor Estates, as recorded in Map Book 9, Page 132, in the Probate Office of Shelby County, Alabama. Secured by a mortgage dated March 6, 1998, filed for record March 24, 1998, recorded in Instrument No. 1998-10188, in the Probate Office of Shelby County, Alabama.

including, without limitation, any lien which the undersigned have on said property.

IN WITNESS WHEREOF the undersigned have hereunto set their hands and seals this 8 day of September, 1998.

AmSouth Bank

By: Wendi W. Boyen

Its: Assistant Vice President

STATE OF ALABAMA)
COUNTY)

Acknowledgement for Individual(s)

I, _____, a Notary Public in and for said County, in said State hereby certify that _____ whose name(s) _____ signed to the foregoing conveyance, and who _____ known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance _____ executed the same voluntarily on the day the same bears date. Given under my hand and official seal this _____ day of _____, 19 _____.

STATE OF ALABAMA)
COUNTY)

NOTARY PUBLIC
09/23/1998-37164
12:43 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 8.50

Acknowledgement for Corporation

I, the undersigned authority, a Notary Public, in and for said County and in said State, hereby certify that Wendi W. Boyen, whose name as A.V.P of AmSouth Bank a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, Wendi W. Boyen as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date. Given under my hand and official seal this 8 day of September, 1998.

NOTARY PUBLIC

MY COMMISSION EXPIRES MAY 3, 2000

his instrument prepared by:

TRICIA F WOLFE

references herein to AmSouth Bank N.A. and/or AmSouth Bank shall be deemed to refer to AmSouth Bank