

SUBORDINATION AGREEMENT

This Agreement made this date by and between SouthTrust Bank National Association (herein called First Party), and First Federal Bank, a Federal Savings Bank, (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instr. 1998-12740, executed by Daniel B. Whitman in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

See Attached Exhibit A for Legal Description

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, SouthTrust Bank National Association, consents and agrees that the lien of its mortgage recorded in Instr. #1998-12740 is and shall continue to be, subject and subordinate in lien to the lien of the mortgage in the amount of \$207,000.00 being made to the Second Party, First Federal Bank, a Federal Savings Bank, which mortgage is recorded in Instr. #1998-49509 in the said Probate Office.

Done this 3 day of December, 1998.

SouthTrust Bank National Association

BY: Stephen A. Pierce
Its Assistant Vice President, Stephen A. Pierce

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen A. Pierce, whose name as Assistant Vice President, of SouthTrust Bank National Association 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 3 day of December, 1998.

Sybil D. Cummings
Notary Public **SYBIL D. CUMMINGS**

MY COMMISSION EXPIRES 9-25-02.

Inst # 1999-02193

01/13/1999-02193
08:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

TOTAL P.02
P.02

Exhibit A

PARCEL I:

Commence at the SE corner of the SE 1/4 of the NW 1/4 of Section 16, township 20 South, Range 2 West, thence run North along the East line of said 1/4-1/4 for 438.16 feet to the point of beginning; thence continue last described course for 338.00 feet; thence 90 degrees, 00 minutes left run west for 438.00 feet; thence 90 degrees, 00 minutes left run South for 338.00 feet; thence 90 degrees, 00 minutes left run east for 438.00 feet to the point of beginning.

PARCEL II:

Commence at the SE corner of the SE 1/4 of the NW 1/4 of Section 16, township 20 South, Range 2 West; thence run North along the East line of said 1/4-1/4 for 322.92 feet to the northerly right of way of Shelby County Highway #11 and the point of beginning; thence continue last described course for 115.24 feet; thence 90 degrees, 00 minutes, left run west for 438.0 feet; thence 114 degrees, 53 minutes, 37 seconds left run southeasterly for 144.86 feet, thence 12 degrees, 23 minutes, left run 168.37 feet to the northerly right of way of said Highway #11; thence 81 degrees, 27 minutes, 50 seconds left run northeasterly along said right of way for 313.27 feet to the point of beginning.

ALSO a 20 foot easment for ingress and egress, the center of which is described as follows: Commence at the Southeast corner of the SE 1/4 of the Northwest 1/4 of Section 16, Township 20 South, Range 2 West; thence run North along the East line thereof for 438.16 feet; thence 90 degrees, 00 minutes, left run westerly for 426.97 feet to the point of beginning; thence 114 degrees, 53 minutes, 37 seconds left run southeasterly for 139.16 feet; thence 12 degrees, 23 minutes, left run 169.37 feet to the northerly right of way of Shelby County Highway #11 and the point of ending.

Inst # 1399-02193

01/13/1999-02193
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