

STATE OF ALABAMA
JEFFERSON COUNTY

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this the 21st day of December, 1998, by SOUTHTRUST BANK OF ALABAMA, NATIONAL ASSOCIATION and in favor of CTX MORTGAGE COMPANY.

Whereas SOUTHTRUST BANK, NATIONAL ASSOCIATION is the holder of that mortgage from GEORGE T. WROCLAWSKI and wife, GAYLE P. WROCLAWSKI in the amount of \$81,000.00 dated August 18, 1997 and filed for record in Instrument 1997-33828 in the Office of the Judge of Probate of Shelby County, Alabama on the following described property:

Lot 1, according to the Survey of Southpointe, Sixth Sector, Phase One, as recorded in Map Book 14, Page 85, in the Probate Office of Shelby County, Alabama

Whereas, SOUTHTRUST BANK, NATIONAL ASSOCIATION is desirous of making the above described mortgage a second and subordinate mortgage to that mortgage to CTX MORTGAGE COMPANY from GEORGE T. WROCLAWSKI and wife, GAYLE P. WROCLAWSKI dated December 16, 1998 and filed in Instrument 1998-51725 in the Office of the Judge of Probate of Shelby County, Alabama.

Therefore in consideration of Ten Dollars (\$10.00), the receipt of which is hereby acknowledged, SOUTHTRUST BANK, NATIONAL ASSOCIATION does hereby subordinate the above described mortgage to that mortgage executed by GEORGE T. WROCLAWSKI and wife, GAYLE P. WROCLAWSKI to CTX MORTGAGE COMPANY, as herein described. SOUTHTRUST BANK, NATIONAL ASSOCIATION agrees that the purpose of this instrument is for CTX MORTGAGE COMPANY to become a first mortgage holder and that their existing mortgage will then become a second mortgage.

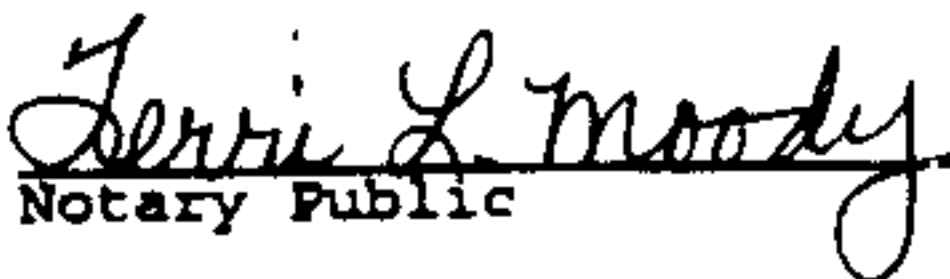
SOUTHTRUST BANK,
NATIONAL ASSOCIATION


TOBI MOSLEY
Its Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County said State hereby certify that Tobi Mosley, as Vice President Southtrust Bank, National Association, a corporation is signed the foregoing conveyance and who is known to me, acknowledged before me, that, being informed of the contents of the conveyance she as such officer and with full authority executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this 21st day of December, 1998.


Notary Public

My Commission Expires May 1, 2002.

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AM 1227-03982
SHELBY COUNTY JUDGE OF PROBATE
COX BLN 8.30