

SUBORDINATION AGREEMENT

This Agreement made this date by and between SouthTrust Bank, National Association (herein called First Party), and Southfirst Mortgage, Inc. (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instrument No. 1997-33813, and Modification Agreement recorded in Instrument No. 1998-41144 executed by Matthew G. Cacace and Kristin S. Cacace in the Probate Office of Shelby, Alabama, which mortgage encumbers the property described as follows:

Legal description: Lot 550, according to the Survey of Eagle Point 5th Sector, as recorded in Map Book 18, Page 138, in the Probate Office of 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, SouthTrust Bank, National Association, consents and agrees that the lien of its mortgage recorded in Instrument No. 1997-33813, and Modification Agreement recorded in Instrument No. 1998-41144 is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, Southfirst Mortgage, Inc., which mortgage in the amount of \$203,000.00 is recorded in Instrument No. 2001-02544 in the said Probate Office.

Done this 11 day of January, 2001.

SouthTrust Bank, National Association

BY:

Stephen A. Pierce
Its Asst. Vice Pres.

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 Asst. Vice President, of SouthTrust Bank, National Association, 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 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 11 day of January, 2001.

Cybil D. Cummings
Notary Public

CYBIL D. CUMMINGS

MY COMMISSION EXPIRES 9-25-02

Inst # 2001-02546

01/24/2001-02546
09:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HMB 11.00