

SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 26th day of January, 2001 by and between **David G. Reeves and wife, Janet R. Reeves** (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County** (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Line of Credit and Mortgage to the Mortgagee, said Line of Credit being recorded in **Instrument Number 1997-04837 (Mortgage)** and **Mortgage Amendments increasing line of credit being recorded in Instrument Number 1999-32691 and Instrument Number 2000-29125 and Modification to decrease line of credit being recorded in Instrument Number 2001- 06 0 23**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

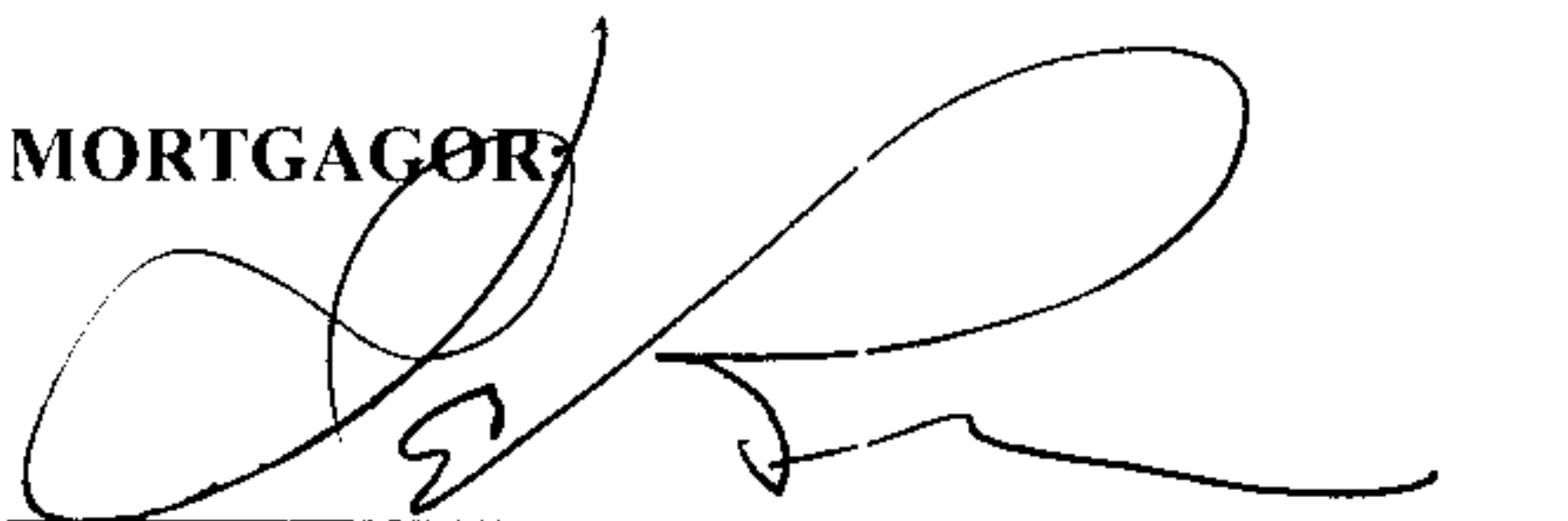
See attached Exhibit "A"

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

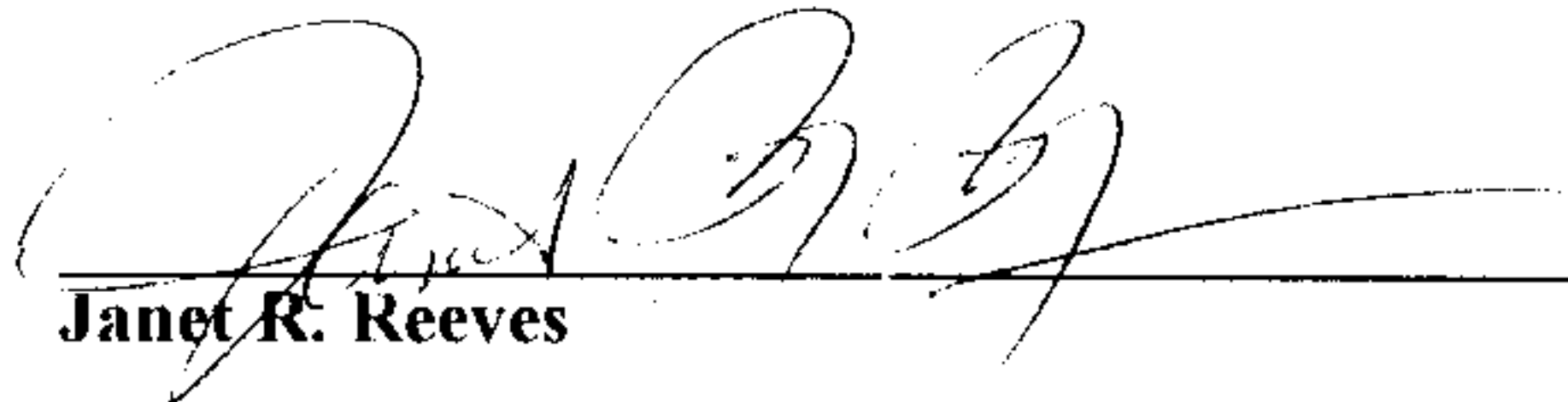
The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid Line of Credit and mortgage to a mortgage executed to **Southern Capital Resources, Inc. recorded in Instrument Number 2001-** in the Office of the Judge of Probate of Shelby County, Alabama.

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

MORTGAGOR




David G. Reeves



Janet R. Reeves

FIRST NATIONAL BANK OF SHELBY COUNTY

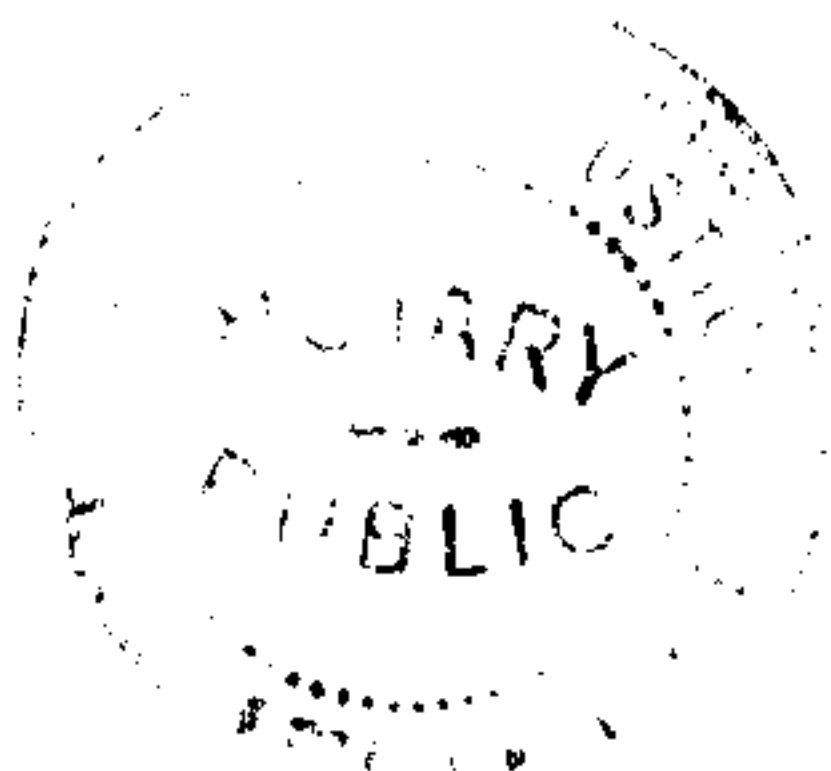
by 
William R. Justice
as its: **In-House Attorney**

Inst # 2001-06024

**STATE OF ALABAMA
COUNTY OF SHELBY**

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that David G. Reeves and Janet R. Reeves, husband and wife, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 26th day of January, 2001.



William R. Justice
Notary Public

My Commission Expires: 9/12/03

**STATE OF ALABAMA
COUNTY OF SHELBY**

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Justice, whose name as In-House Attorney 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 the instrument, he in his capacity as In-House Counsel and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and seal of office on this 26th day of January, 2001.

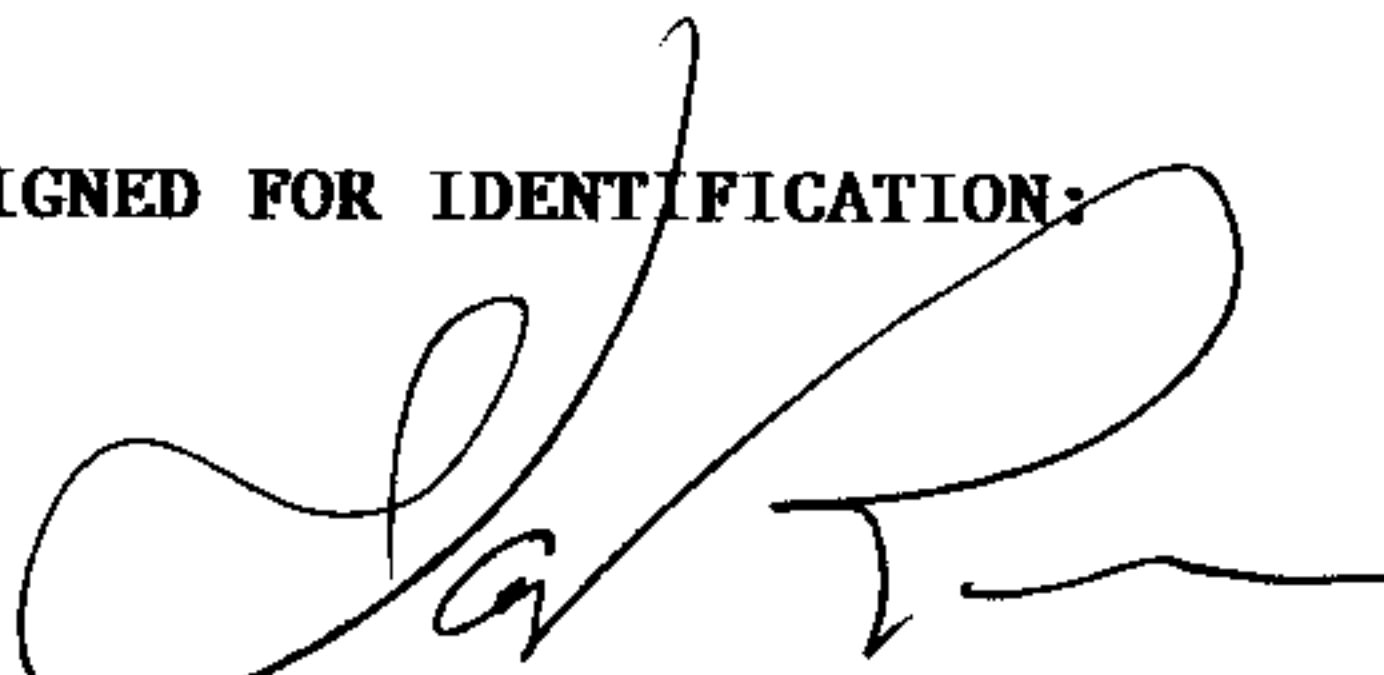
Francis A. Sammons
Notary Public

My Commission Expires: 5-24-04

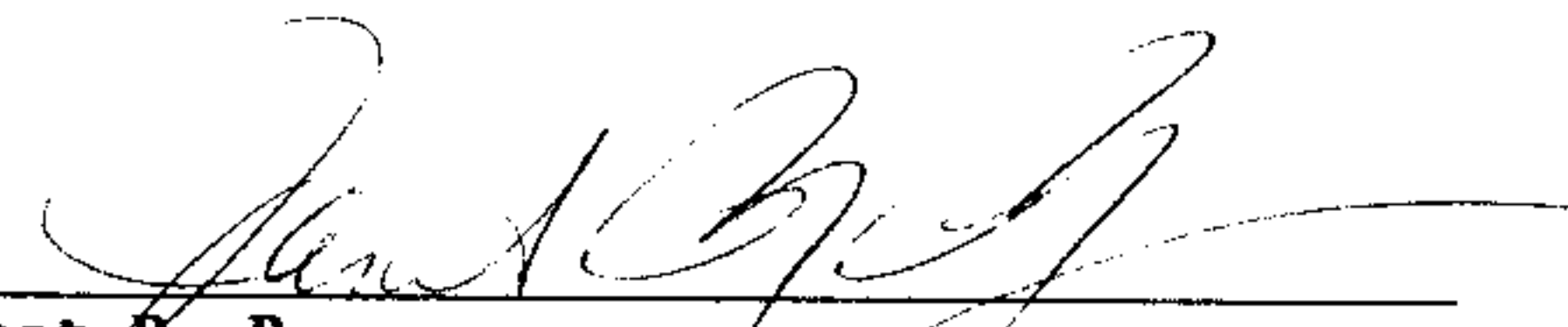
EXHIBIT A

Commence at the Northeast corner of Section 23, Township 22 South, Range 1 East; thence run Westerly along the North boundary of said Section for 1337.03 feet (according to a survey by H. Joe Mullins, Registered Land Surveyor #12709, of "Shelby Parcel 28 C. Benson" for Gulf States Paper Corp.) to the point of beginning, being a rail found in place; thence continue along the last described course for 198.00 feet; thence turn an angle of 90 deg. to the right and run 175.00 feet; thence turn an angle of 90 deg. to the left and run 270.00 feet; thence turn an angle of 90 deg. to the left and run 175.00 feet to a point on the North point of said Section 23; thence turn an angle of 0 deg. 02 min. to the right and run 511.12 feet to a point on the North right of way line of County Highway No. 42; thence turn an angle of 101 deg. 11 min. to the left and run along said right of way 477.06 feet; thence turn an angle of 78 deg. 49 mi. to the left and run 418.87 feet to the point of beginning. Said parcel is lying in the NW 1/4 of the NE 1/4, Section 23, Township 22 South, Range 1 East and the SW 1/4 of the SE 1/4, Section 14, Township 22 South, Range 1 East; being situated in Shelby County, Alabama.

SIGNED FOR IDENTIFICATION:



David G. Reeves



Janet R. Reeves

First National Bank of Shelby County
P. O. Box 977
Columbiana, AL 35051

Inst # 2001-06024

02/22/2001-06024
08:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 NMB 17.00