

SUBORDINATION AGREEMENT

This Subordination of Mortgage is executed this 29th day of March, 2001 by SouthTrust Bank, N.A..

WITNESSETH

WHEREAS, SouthTrust Bank, N.A. is the owner and holder of that certain mortgage dated May 31, 2000 from Andrew C. Murr and his wife Cynthia R. Murr to Coats & Co., Inc. recorded on June 2, 2000 in Instrument 2000-18103 and transferred and assigned to SouthTrust Bank, N.A. by instrument recorded in Instrument 2000-19250 in the Probate Office of Shelby, Alabama, said property being more particularly described as follows:

Lot 18, Block 1, according to the Survey of Gross' Addition to Alladena South 1st Phase of 1st Sector, as recorded in Map Book 5, page 122, in the Probate Office of Shelby County, Alabama.

WHEREAS, Coats & Co., Inc. is making a mortgage loan to Andrew C. Murr and his wife Cynthia R. Murr in the amount of One Hundred Twenty-six Thousand Five Hundred and 00/100 Dollars (\$126,500.00) said loan secured by a mortgage which encumbers the above described real property.

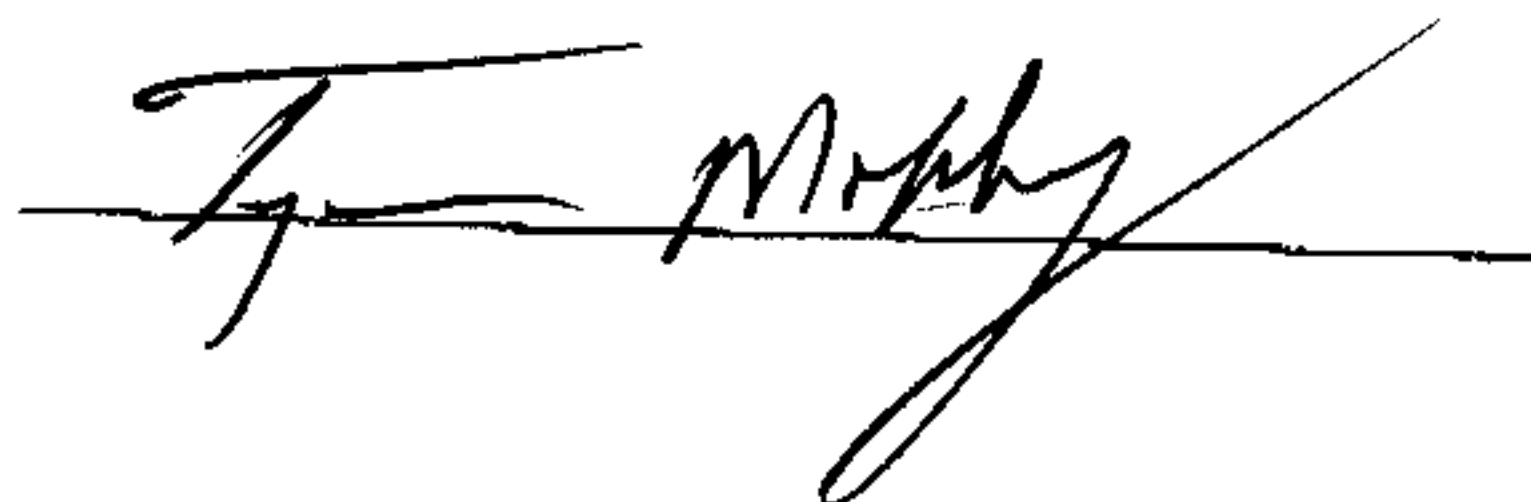
WHEREAS, Coats & Co., Inc. as a condition for making a 1st mortgage loan requires SouthTrust Bank, N.A. to subordinate the lien of its mortgage to the lien of Coats & Co., Inc. and SouthTrust Bank, N.A. has agreed to do so.

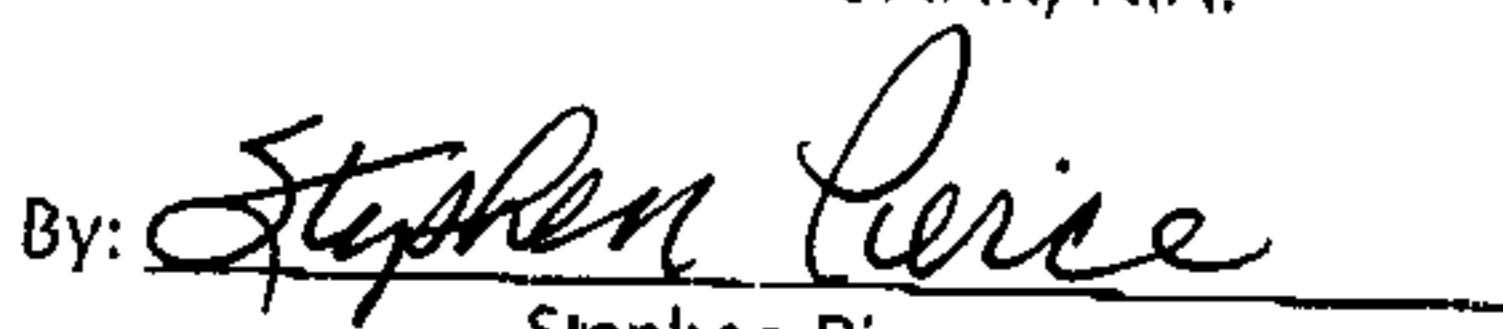
NOW, THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto and in further consideration of the sum of Ten and 00/100 Dollars (\$10.00) in hand paid by Coats & Co., Inc. to SouthTrust Bank, N.A., the receipt and sufficiency of which is hereby acknowledged, SouthTrust Bank, N.A. does hereby covenant, consent and agree to and with Coats & Co., Inc. that the lien of SouthTrust Bank, N.A. shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of Coats & Co., Inc. which encumbers the above described property provided, however, that the subordination is limited to the amount of Thirty-three Thousand and 00/100 Dollars (\$33,000.00).

IN WITNESS WHEREOF, this agreement is executed the day and year first written above,

Signed, sealed and delivered in the presence of:

SOUTHTRUST BANK, N.A.




By: 
Stephen Pierce
Its: Vice President

STATE OF ALABAMA)
 :
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen Pierce, whose name as Vice President of SouthTrust Bank, N.A., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the content of said instrument, 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 29th day of March, 2001.


Notary Public:
My commission expires 04/05/2001-12739

04/05/2001-12739
10:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 C31 11.00

Inst # 2001-12739