

SUBORDINATION AGREEMENT

This Agreement made this date by and between SouthTrust Mortgage Corporation (herein called First Party), and SouthTrust Mortgage Corporation (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instr. #2000-22398, executed by Kim G. Cullum and Chad O. Cullum in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 1523, according to the Survey of Eagle Point, 15th Sector, as recorded in Map Book 26, Page 35, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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 Mortgage Corporation, consents and agrees that the lien of its mortgage recorded in Instr. #2000-22398 is and shall continue to be, subject and subordinate in lien to the lien of the mortgage in the amount of \$236,000.00 being made to the Second Party, SouthTrust Mortgage Corporation, which mortgage is recorded in Instr. #2001-07820 the said Probate Office.

Done this 7th day of February, 2001

SOUTHTRUST MORTGAGE CORPORATION

BY [Signature]
Its

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Gayla Schofield whose name as Vice President of SOUTHTRUST MORTGAGE CORPORATION, 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 7th day of February, 2001.

Jody C. Wood
Notary Public

04/12/2001-13946 Inst # 2001-13946
10:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MB 11.00