SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 9th day of April, 2001by and between Leslie H. Ware, III and wife, Sharon D. Ware (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 1997-22293 (Mortgage), in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

Lot No. 8, Walters Cove, Third Sector, as recorded in Map Book 5, Page 71 in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

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 First National Bank of Shelby County, recorded in Instrument Number 2001- 14492 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:

Leslie H. Ware, III

Sharon D. Ware

FIRST NATIONAL BANK OF SHELBY COUNTY

William R. Justice

as its: In-House Attorney

OB YEL 17.00

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Leslie H. Ware, III and Sharon D. Ware, 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 conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 9th day of April, 2001.

Notary Public

My Commission Expires: 5-24-04

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 9th day of April, 2001.

Notary Public

My Commission Expires: 5 1404

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

Inst # 2001-14493

02:15 PM CERTIFIEN
SHELBY COUNTY JUDGE OF PROBATE
17.00