

STATE OF ALABAMA)
)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS THAT

WHEREAS, the undersigned First Commercial Bank is holder of that mortgage dated June 7, 2001, given by E.O'Neal Browder, Jr. and wife Vicki W. Browder, which said mortgage is recorded in Instrument #2000-3122, in the Probate Office of Shelby County, Alabama (the "Old Mortgage"); and

WHEREAS, said Ernest O'Neal Browder and wife Vicki W. Browder have obtained a first mortgage from Castle Mortgage Corporation in the sum of Five Hundred Thirty Six Thousand and No/100 Dollars (\$536,000.00) (the "New Mortgage"); and

WHEREAS, First Commercial Bank is willing to subordinate its Old Mortgage to the New Mortgage.

NOW THEREFORE IN CONSIDERATION OF THE PREMISES and other good and valuable consideration to Castle Mortgage Corporation, the receipt and sufficiency whereof is hereby acknowledged, First Commercial Bank does herewith agree that its Old Mortgage shall be and herewith is acknowledged to be second, junior and subordinate to the New Mortgage given by Ernest O'Neal Browder and wife Vicki W. Browder to Castle Mortgage Corporation, said New Mortgage being secured by the following described property situated in Shelby County, Alabama, to wit:

Inst # 2001-24721

**06/15/2001-24721
01:09 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 NB 20.00**

SEE ATTACHED EXHIBIT A FOR LEGAL
DESCRIPTION.

IN WITNESS WHEREOF, First Commercial Bank has caused these presents to
be executed this the 7th day of June, 2001.

First Commercial Bank

By: Sheila Sizemore

Its: Vice President

STATE OF ALABAMA)
)
COUNTY OF Shelby)

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Sheila Sizemore, whose name as
Vice President of First Commercial Bank, an Alabama corporation,
is signed to the foregoing conveyance, and who is known to me, acknowledged before me
on this day that, being informed of the contents of this agreement, 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 June, 2001.

Allen Lewis
Notary Public

(SEAL)

My commission expires: 7/5/2004

#120512

LEGAL DESCRIPTION - CONTINUED.

Southeasterly direction 58.50 feet to a 3/8" rebar found; thence turn an interior angle of 126 degrees 05 minutes 07 seconds and run to the left in a Northeasterly direction 130.30 feet to a point on point on the North right-of-way of Cayce Lane; said point being on the arc of a curve having a radius of 50.00 feet, a central angle of 34 degrees 48 minutes 24 seconds and forming an interior angle to tangent from last described course of 167 degrees 45 minutes 19 seconds; thence run along said arc and along said right-of-way in a Easterly direction 30.37 feet to a point of reverse curvature; having a radius of 25.00 feet and a central angle of 42 degrees 50 minutes 00 seconds; thence run along said arc and along said right-of-way in a Easterly direction 18.69 feet to a 3/8" rebar found; thence run tangent to last described curve in a Northeasterly direction along said right-of-way 73.53 feet to a point on the West line of Lot 45 of Sandpiper Trail Subdivision, Sector II, as recorded in Map Book 12, Page 46, in the Probate Office of Shelby County; thence turn an interior angle of 98 degrees 46 minutes 25 seconds and run to the left in a Northwesternly direction along said West lot line 207.02 feet to the Northwest corner of said Lot 45; said point being a 1/2" rebar found; thence turn an interior angle of 266 degrees 17 minutes 54 seconds and run to the right in a Northeasterly direction along said subdivision boundary 239.85 feet to a point; thence turn an interior angle of 201 degrees 30 minutes 24 seconds and run to the right in a Easterly direction along said subdivision boundary 239.88 feet to a 3/8" rebar found; thence turn an interior angle of 123 degrees 01 minutes 27 seconds and run to the left in a Northeasterly direction along said subdivision boundary 309.89 feet to a 3/8" rebar found; thence turn an interior angle of 197 degrees 17 minutes 16 seconds and run to the right in a Northeasterly direction along said subdivision boundary 596.83 feet to a 1" crimped iron found; thence turn an interior angle of 80 degrees 40 minutes 00 seconds and run to the left in a Northwesternly direction 98.82 feet to the POINT OF BEGINNING.

Together with a non-exclusive easement for ingress and egress as shown by instrument recorded in #2000-2436.

EXHIBIT A

LEGAL DESCRIPTION

A parcel of land situated in the Northwest 1/4 of the Northeast 1/4 and the Northeast 1/4 of the Northwest 1/4 of Section 17, Township 19 South, Range 2 West, Shelby County, Alabama, being more particularly described as follows:

Commence at the Northeast corner of the Northwest 1/4 of the Northeast 1/4 of Section 17, Township 19 South, Range 2 West, Shelby County, Alabama; thence run in a Westerly direction along the North line of said section 912.03 feet to the POINT OF BEGINNING, said point being a 1" crimped iron found and the Southeast corner of Lot 10, Cahaba Pointe as recorded in Map Book 12, Page 97, in the Shelby County Office of Probate; thence deflect left from said section line 41 degrees 04 minutes 07 seconds and run in a Southwesterly direction along said subdivision boundary 312.15 feet to a 1/2" crimped iron found; thence turn an interior angle of 246 degrees 28 minutes 15 seconds and run to the right in a Northwesterly direction along said subdivision boundary 174.84 feet to a 1" crimped iron found; thence turn an interior of 128 degrees 07 minutes 30 seconds and run to the left in a Southwesterly direction along said subdivision boundary 189.00 feet to a point; thence turn an interior angle of 193 degrees 37 minutes 36 seconds and run to the right in a Southwesterly direction along said subdivision boundary 88.39 feet to a point; thence turn an interior angle of 241 degrees 16 minutes 22 seconds and run to the right in a Northwesterly direction along said subdivision boundary 111.68 feet to a point; thence turn an interior angle of 232 degrees 05 minutes 13 seconds and run to the right in a Northeasterly direction along said subdivision boundary 154.15 feet to a point on the North line of said section, said point being a rebar with surveyor's cap found, said cap bearing the surveyors registration number 15153; thence turn an interior angle of 79 degrees 35 minutes 16 seconds and run to the left along North line of said section 396.24 feet to a point in the center of the Cahaba River; thence turn an interior angle of 102 degrees 23 minutes 22 seconds and run to the left in a Southwesterly direction along the center of the Cahaba River 62.49 feet to a point; thence turn an interior angle of 213 degrees 30 minutes 30 seconds and run to the right in a Southwesterly direction along the center of the Cahaba River 421.67 feet to a point; thence turn an interior angle of 178 degrees 16 minutes 52 seconds and run to the left in a Southwesterly direction along the center of the Cahaba River 155.15 feet to a point; thence turn an interior angle of 181 degrees 14 minutes 10 seconds and run to the right in a Southwesterly direction along the center of the Cahaba River 30.32 feet to a point; thence turn an interior angle of 105 degrees 09 minutes 51 seconds and run to the left in a Southeasterly direction and leaving said Cahaba River 509.42 feet to a 3/8" rebar found; thence turn an interior angle of 170 degrees 03 minutes 12 seconds and run to the left in a

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