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SUBORDINATION AGREEMENT

Inst # 2001-35432

Entered to:
City National Bank of West Virginia
1825 Barrett Ave., Suite 100
Kennesaw, GA 30144

08/20/2001-35432
11:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 KSB 14.00

The undersigned is the holder and owner of that certain deed to secure debt dated 4/21/01 between Leslie R. Winslett and Jason S. Winslett (as grantors therein) and City National Bank of West Virginia, as the grantee therein, recorded in Deed Book, Page 200116995, records of the Judge of the Probate of Shelby County affecting property located at 516 11th Street, Alabaster, Alabama, (hereinafter referred to as the "Second Security Deed"), the property being more fully described as follows:

SEE EXHIBIT "A".

The undersigned agrees that the Second Security Deed shall be and is hereby made subordinate to that certain deed to secure debt dated 6-8-2001 (in the maximum loan amount of \$ 103,783) between Leslie R. Winslett and Jason S. Winslett, as grantors, and City National Bank of West Virginia, as grantee, conveying the above referenced property now or hereafter to be recorded in the records of Shelby County, Alabama (hereinafter referred to as the "First Security Deed").

THEREFORE, in consideration of ten dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title or interest of the undersigned under the Second Security Deed, or otherwise, in and to the above referenced property and to the indebtedness secured by the Second Security Deed, as against the First Security Deed. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the First Security Deed and the successors and assigns thereof and of any purchaser at any foreclosure sale thereunder and shall apply with like force and effect to any renewal thereof.

2001 WITNESS the hand and seal of the undersigned this 9th day of July, 2001

Witness

City National Bank of West Virginia

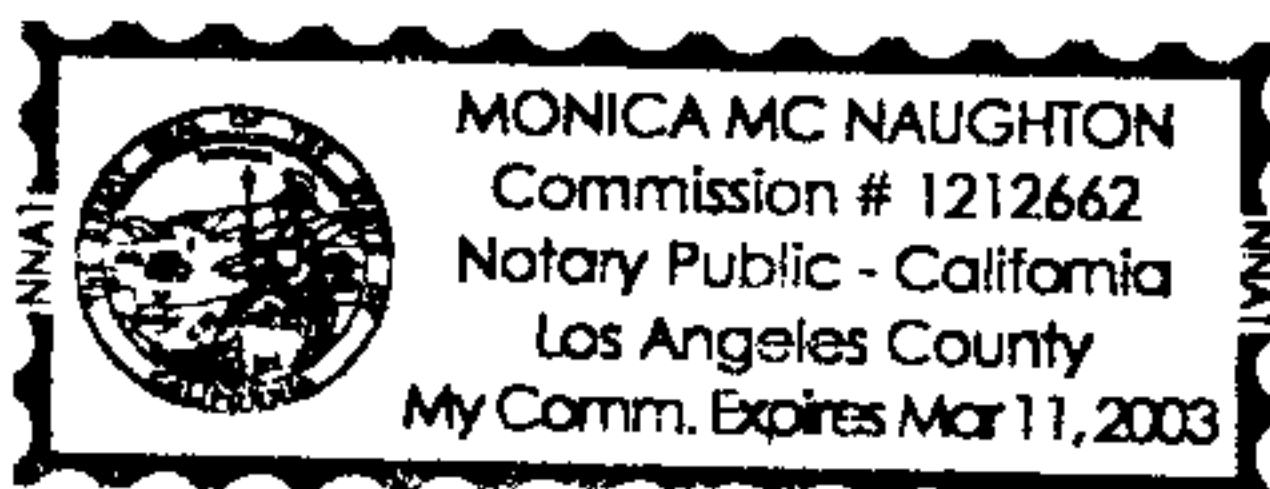
BY: Debra Vega
TITLE: AVP, Finance

[Corporate Seal]

Notary

My Commission Expires: March 11, 2003

[Notary Seal]



PREPARED BY AND RETURN TO:
KAY COX
TRANSCONTINENTAL TITLE CO
2005 ENTERPRISE RD. E. STE #200
CLEARWATER, FL 33759
1-800-789-2240

Deed #1 Notes For: 10-00010120

LOT 1, IN BLOCK 3, ACCORDING TO THE SURVEY OF HAMLET, SECOND SECTOR, AS RECORDED IN MAP BOOK 8, PAGE 36, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. LOT 1, IN BLOCK 3, ACCORDING TO THE SURVEY OF HAMLET, SECOND SECTOR, AS RECORDED IN MAP BOOK 8, PAGE 36, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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