

SUBORDINATION AGREEMENT

STATE OF ALABAMA }

COUNTY OF SHELBY }

This Agreement made and entered into this 16th day of August, 2001 by and between **Mark Rettig & wife, Shari Rettig** (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County** (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Note and Mortgage to the Mortgagee, said Mortgage being recorded in **Instrument Number 2001-18029**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

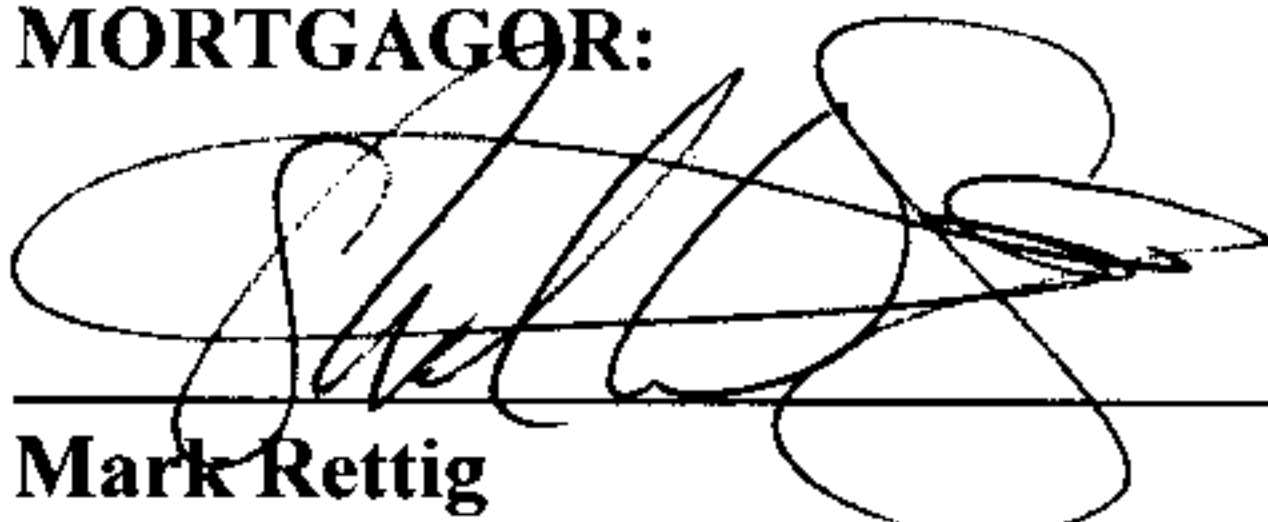
Lot 3, according to the map of a resubdivision of Lots 1 & 4 South Cove, 3rd Sector recorded in Map Book 21, Page 70 in Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

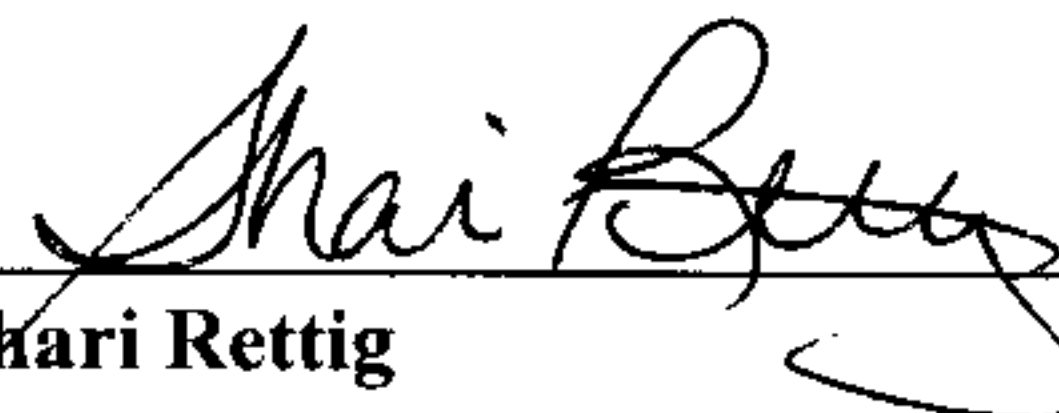
The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid Note and mortgage to a mortgage executed to **First National Bank fo Shelby County recorded in Instrument Number 2001- 35791** in the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGOR:

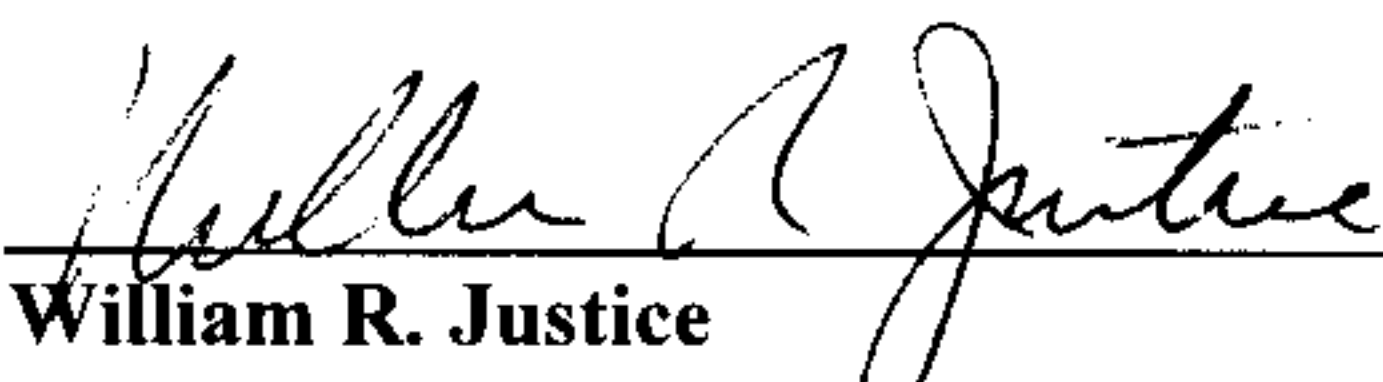


Mark Rettig



Shari Rettig

FIRST NATIONAL BANK OF SHELBY COUNTY

by 

William R. Justice
as its: **In-House Attorney**

Inst # 2001-35792

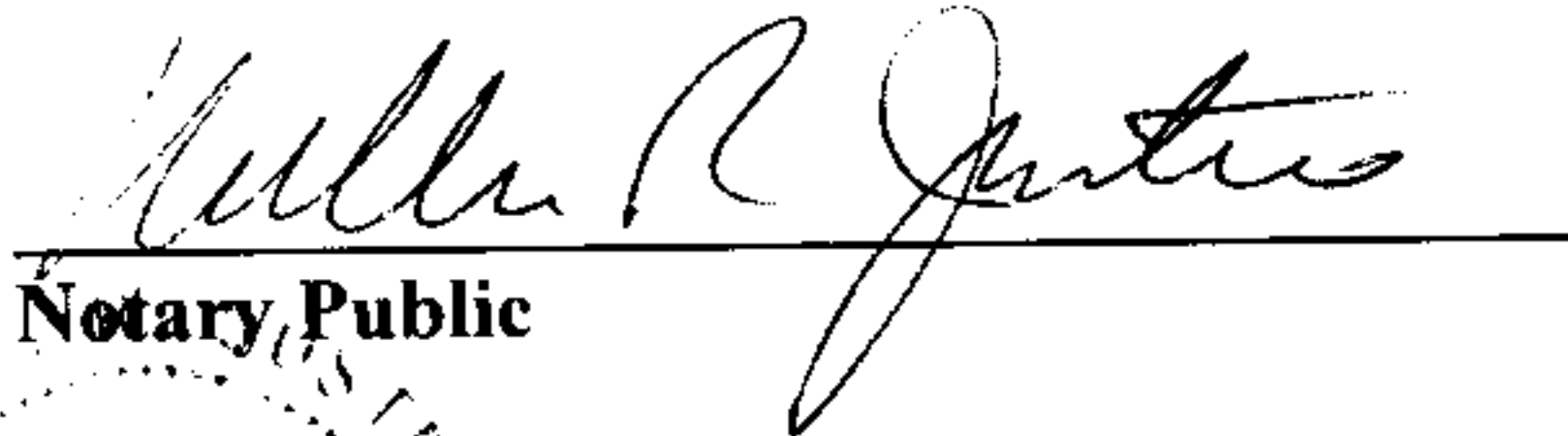
08/21/2001-35792
02:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MSB 17.00

STATE OF ALABAMA

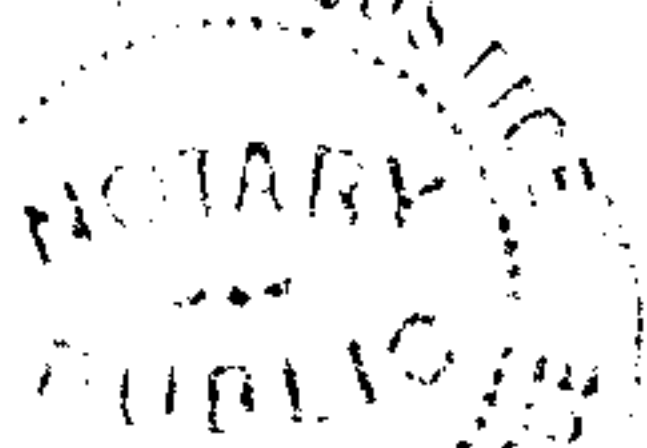
COUNTY OF SHELBY

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Mark Rettig and Shari Rettig, 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 contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 16th day of August, 2001.


Notary Public

My Commission Expires: 9/12/03

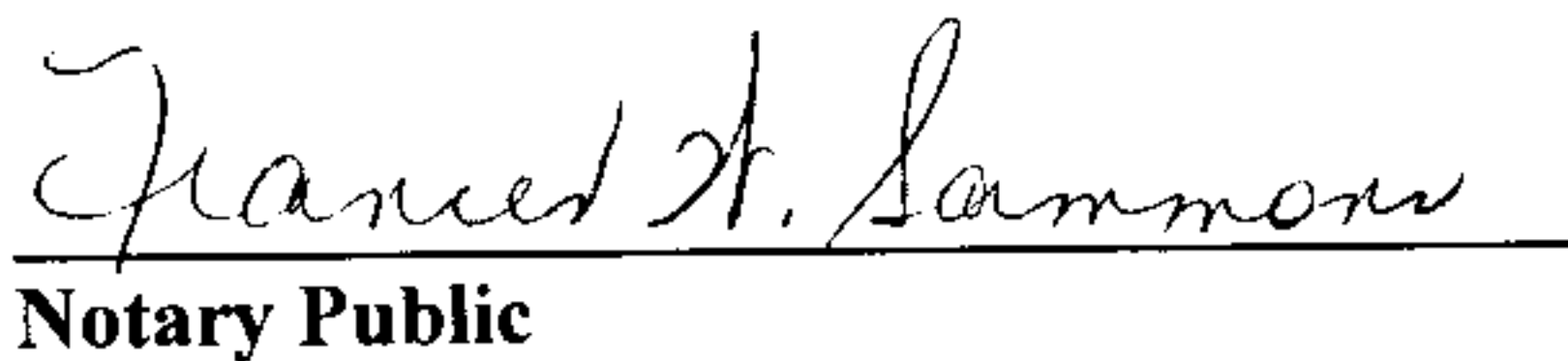


STATE OF ALABAMA

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 16th day of August, 2001.


Notary Public

My Commission Expires: 5-24-04

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

Inst # 2001-35792

²08/21/2001-35792
02:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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