

14.00

SUBORDINATION AGREEMENT

WHEREAS, on July 31, 1997,
(Date)
MICHAEL L. DUTY AND LINDA G. DURY ("Borrowers")
 executed a mortgage in favor of AM. SOUTH BANK
("Creditor")

encumbering the following described real property:

LEGAL DESCRIPTION:

LOT 8, ACCORDING TO THE SURVEY OF SOUTHPONTE, SEVENTH
 SECTOR, AS RECORDED IN MAP BOOK 15, PAGE 54, IN THE PROBATE
 OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO ALL EASEMENTS, RESTRICTIONS, RESERVATION AND
 RIGHTS OF WAY OF RECORD.

ADDRESS: 1710 S POINTE DR; HOOVER, AL 35244 TAX MAP OR
 PARCEL ID NO.: 13-3-06-0-001-003.150

SUBJECT PROPERTY IS LOCATED IN SHELBY COUNTY

which secured an original indebtedness in the amount of \$ 74,834 and was recorded on
NOVEMBER 12, 1997, in Volume 1997, Page 36975, in the public records of
SHELBY County, State of ALABAMA;

WHEREAS, thereafter on NOVEMBER 19, 2001, Borrowers executed or will
(Date)
 execute a certain mortgage in favor of CitiFinancial TRAVELERS BANK & TRUST, fsb.
 ("CitiFinancial") securing an original indebtedness in the amount of \$ 166,492, which will be recorded in
 the public records of SHELBY County, and which mortgage likewise encumbers the above-
 described property;

WHEREAS, CitiFinancial is not willing and will not make the loan desired by the Borrowers unless
 CitiFinancial's mortgage is a first (1st) mortgage prior in dignity and in every respect to the aforesaid
 mortgage of Creditor;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other valuable consideration
 to Creditor in hand paid, the receipt of which is hereby acknowledged, Creditor does hereby subordinate its
 mortgage to the above-described mortgage in favor of CitiFinancial and does hereby intend by this Agreement that
 the mortgage in favor of CitiFinancial shall be a first (1st) mortgage lien prior in dignity to Creditor's
 mortgage as herein described.

Inst # 2001-53456

12/08/2001-53456
 08:33 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE

IN WITNESS WHEREOF, Creditor has signed this agreement intending to be legally bound on this
20 day of November, 2001.

Witnesses:

Cont North

Marsha Ouglan

BY: Ali Propst

TITLE: Vice President

STATE OF Alabama

COUNTY OF Morgan

On this, the 20 day of November, 2001 the undersigned
officer, personally appeared Ali Propst who acknowledged that he/she
is the Vice President of AmSouth Bank and that he/she, being
authorized to do so, executed the foregoing instrument for the purposes therein contained by
signing the name of the corporation by himself/herself as such officer/authorized person.

In Witness Whereof, I hereunto set my hand and official seal.

(Seal)

Linda W. Whittle
Notary Public

My Commission Expires:

4/28/03

Inst # 2001-53456