

STATE OF ALABAMA }
 COUNTY OF SHELBY }

SUBORDINATION AGREEMENT

Now comes Union State Bank, holders of that certain mortgage executed by Vincent P. Chiarella and Donnis M. Chiarella, which is filed at Instrument No. 2001-17303, in the Probate Office of SHELBY County, Alabama, and does hereby agree to subordinate said mortgage lien to that mortgage lien of Trustmark National Bank, who holds a mortgage dated November __, 2001, and filed at Inst 2001-53720, in the Probate Office of SHELBY County, Alabama. The undersigned understands that he is subordinating this mortgage lien which will become secondary and subordinate to that mortgage held by Trustmark National Bank.

Dated this the 26 day of November, 2001.

Union State Bank

Paul D. Jones
 Paul D. Jones, 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 Paul D. Jones, Vice-President of Union State Bank, whose name(s) 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 the foregoing, he, as such officer and with such authority, executed the same voluntarily on the day the same bears date, for and as the act of said entity.

Given under my hand and official seal on this the 26 day of November, 2001.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
 MY COMMISSION EXPIRES: Nov. 13, 2002
 BONDED THRU NOTARY PUBLIC UNDERWRITERS

Margaret A. Jones
 NOTARY PUBLIC

My commission expires: _____

This instrument was prepared by:
 Alan C. Keith, Attorney
 2100 Lynngate Drive
 Birmingham, AL 35216

12/08/2001-53722
 12:32 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 MEL 11.00

Inst # 2001-53722