

SUBORDINATION AGREEMENT

This Subordination of Mortgage is executed this 28th day of November, 2001 by SouthTrust Bank.

WITNESSETH

WHEREAS, SouthTrust Bank is the owner and holder of that certain mortgage from David A. Corliss and his wife Deane K. Corliss recorded in Instrument 1996-15544 in the Probate Office of Shelby County, Alabama, said property being more particularly described as follows:

Lot 43, according to the Amended Map of Riverchase Country Club, recorded in Map Book 7, page 114, in the Probate Office of Shelby County, Alabama

WHEREAS, SouthTrust Mortgage Corporation is making a mortgage loan to David A. Corliss and his wife Deane K. Corliss in the amount of One Hundred Thousand and 00/100 Dollars (\$100,000.00) said loan secured by a mortgage which encumbers the above described real property.

WHEREAS, SouthTrust Mortgage Corporation as a condition for making a 1st mortgage loan requires SouthTrust Bank to subordinate the lien of its mortgage to the lien of SouthTrust Mortgage Corporation and SouthTrust Bank has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto and in further consideration of the sum of Ten and 00/100 Dollars (\$10.00) in hand paid by SouthTrust Mortgage Corporation to SouthTrust Bank, the receipt and sufficiency of which is hereby acknowledged, SouthTrust Bank does hereby covenant, consent and agree to: and with SouthTrust Mortgage Corporation that the lien of SouthTrust Bank shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of SouthTrust Mortgage Corporation which encumbers the above described property provided, however, that the subordination is limited to the amount of Fifty Thousand and 00/100 Dollars (\$50,000.00).

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

Signed, sealed and delivered in the presence of:

Jenny Yousef

SOUTHTRUST BANK

By: Stephen A. Pierce
Its: Asst. Vice President

STATE OF ALABAMA)
 :
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen Pierce whose name as Asst Vice Pres. of SouthTrust Bank., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the content of said instrument, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 28 day of November, 2001.

Linda T. Myer
Notary Public:

My commission expires: MY COMMISSION EXPIRES MAY 30, 2005.

12/10/2001-53997
02:56 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 11.00

46655-1002 # 2001-53997 INST