

**SUBORDINATION AGREEMENT**

**STATE OF ALABAMA     }**  
**COUNTY OF SHELBY    }**

This Agreement made and entered into this 30th day of January, 2002 by and between **Ronnie Morton** (hereinafter collectively called Mortgagor), and **Joseph Habshey** (hereinafter called Mortgagee).

**WITNESSETH**

Whereas, the Mortgagor executed a Mortgage to the Mortgagee, said mortgage being recorded in **Instrument Number 1998-6744** in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

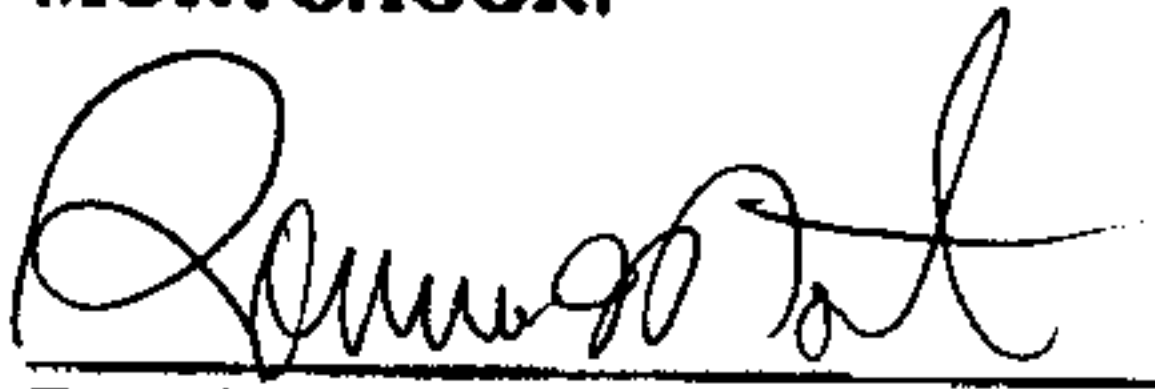
**Part of the SE 1/4 of the NW 1/4 of Section 15, Township 20 South, Range 3 West, Shelby County, Alabama; Commence at the Northwest corner of the SE 1/4 of the NW 1/4 of said Section 15; thence from the North line of the SE 1/4 of the NW 1/4 turn 123 deg. 55 min. 18 sec. left in a southeasterly direction a distance of 497.70 to a point on the easterly ROW line of Alabama Highway #261; thence South 83 deg. 44 min. 25 sec. East a distance of 168.60 feet; thence South 7 deg. 45 min. 28 sec. West a distance of 104.25 feet; thence South 75 deg. 53 min. 55 sec. East a distance of 85.79 feet to the point of beginning. Thence North 14 deg. 06 min. 05 sec. East a distance of 25.00 feet; thence South 75 deg. 53 min. 55 sec. East a distance of 50.00 feet; thence South 14 deg. 06 min. 05 sec. West a distance of 25.00 feet; thence North 75 deg. 53 min. 55 sec. West a distance of 50.00 feet to the point of beginning.**

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

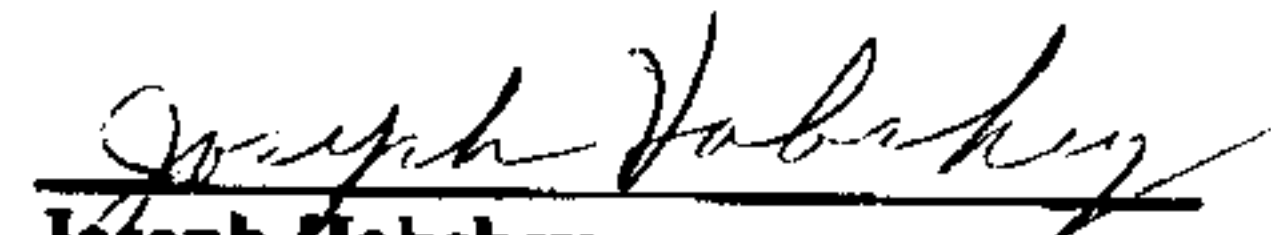
The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid note and unrecorded mortgage to a mortgage modification executed to First National Bank of Shelby County recorded in **Instrument Number 2002-** in the Office of the Judge of Probate of Shelby County, Alabama.

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

**MORTGAGOR:**

  
**Ronnie Morton**

**MORTGAGEE:**

  
**Joseph Habshey**

**Inst # 2002-05327**

**01/31/2002-05327**  
**01:35 PM CERTIFIED**  
**SHELBY COUNTY JUDGE OF PROBATE**  
**002 CH 17.00**

STATE OF ALABAMA }

COUNTY OF SHELBY }

I, the undersigned authority a Notary Public in and for said County in said State do hereby certify that Ronnie Morton, whose name 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 said instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 30th day of January, 2002.

*Mildred Morton*  
Notary Public

My Commission Expires:

*Jan 8, 2005*

STATE OF ALABAMA }

COUNTY OF SHELBY }

I, the undersigned authority a Notary Public in and for said County in said State do hereby certify that Joseph Habshey, whose name 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 said instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 30th day of January, 2002.

*Mildred Morton*  
Notary Public

My Commission Expires:

*Jan. 8, 2005*

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

Inst # 2002-05327

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