STATE OF ALABAMA §

§
TALLADEGA COUNTY§

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS that in consideration of One and NO/100 (\$1.00) Dollar and other good and valuable considerations paid to it that COOSA PINES FEDERAL CREDIT UNION does hereby subordinate that mortgage executed by John W. Davis and wife, Edith M. Davis in favor of COOSA PINES FEDERAL CREDIT UNION, on July 10, 1989, which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Mortgage Book 246 at Page 921, to that mortgage, on the same property, executed on the 5th day of October, 2001, by John W. Davis and wife, Edith M. Davis, in favor of Coosa Pines Federal Credit Union, which mortgage in favor of Coosa Pines Federal Credit Union is in the amount of Forty One Thousand Five Hundred Thirty Nine and 73/100 (\$41,539.73) Dollars, provided that except as herein specifically stated, the existing mortgage in favor of Coosa Pines Federal Credit Union shall continue in full force and effect.

Done this 18th day of February, 2002 xxxxx.

COOSA PINES FEDERAL CREDIT UNION

BY: / John

It's Vice-President of Lending

STATE OF ALABAMA §

TALLADEGA COUNTY §

I, the undersigned authority in and for said County and State, hereby certify that

Gary Zane

, whose name as Vice-President of Lending
of Coosa Pines Federal Credit Union is signed to the foregoing instrument, and who is known to me,
acknowledged before me on this date that, being informed of the contents of this instrument, he, as
such officer and with full authority, executed the same voluntarily on the day the same bears date,
for and as the act of said Credit Union.

Given under my hand and official seal this the <u>18th</u> day of February, 2002, **200X**

THIS INSTRUMENT PREPARED BY:
PROCTOR AND VAUGHN
Post Office Box 2129
SYLACAUGA, ALABAMA 35150
45.1970

Inst # 2002-08476

10:21 AM CEKTIFIED
SHELBY COUNTY JUDGE OF PROBATE
OUT CH 11.00