

STATE OF ALABAMA
COUNTY OF TUSCALOOSA

SUBORDINATION AGREEMENT

WHEREAS, Peter C. Winford and Jo P. Winford (hereinafter referred to as "Borrower") applied to Countrywide Home Loans, Inc. (the "Bank") for a loan of money in the amount of \$144,800.00 secured by a mortgage recorded on 4/29/02 in 20020429000202080 on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this agreement be superior to the mortgage executed by the Borrower to the Bank; and

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the undersigned hereby agree as follows:

The undersigned hereby subordinate to the mortgage executed by the Borrower to the Bank all right, title and interest at law or equity of the undersigned in and to the following described property situated in Shelby County, Alabama, to-wit:

See attached Exhibit "A"

including without limitation, that certain mortgage in favor of the Bank Independent recorded in Mortgage Book 1995, page 28529.

WITNESS WHEREOF, Bank Independent has executed this Subordination Agreement with full authority this the 15th day of March, 2002.

Bank Independent

David Addehald

By: _____

Its: Vice President

STATE OF AL
Colbert COUNTY

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that David Addehald, whose name as Vice-President of Bank Independent, 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 conveyance, he/she as such officer and with full authority, executed the same voluntarily for and as the act of said bank.

Given under my hand and official seal this the 15 day of April, 2002.

Stacy Dawson
NOTARY PUBLIC
My commission expires: 6-11-2003

This document prepared by:
G. Wray Morse
Attorney-at-Law
1920 Valleydale Road
Birmingham, AL - 35244



20020429000202090 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
04/29/2002 13:56:00 FILED/CERTIFIED

EXHIBIT "A"

Commence at the Northwest corner of the Southeast Quarter of the Southwest Quarter of Section 30, Township 19 South, Range 2 East for the point of beginning; thence run South 89 degrees 31 minutes 06 seconds East along the North boundary line of said quarter-quarter section for 330.65; thence run South 17 degrees 25 minutes 50 seconds West for 687.83 feet; thence run North 62 degrees 45 minutes 01 seconds West for 912.94 feet; thence run North 00 degrees 04 minutes 13 seconds West for 246.80 feet; thence run South 89 degrees 31 minutes 06 seconds East for 687.35 feet to the point of beginning.

Description of Easement:

From the Southwest corner of the Southeast Quarter of Southwest Quarter of Section 30, Township 19 South, Range 2 East, run thence East along the South boundary of said Southeast Quarter of Southwest Quarter a distance of 372.59 feet; thence turn 89 degrees 24 minutes 48 seconds left and run 655.74 feet to the point of beginning of herein described easement for ingress and egress and utilities; thence continue along said course a distance of 112.87 feet; thence turn 127 degrees 41 minutes 14 seconds right and run 40.0 feet; thence turn 14 degrees 57 minutes 47 seconds left and run 174.26 feet; thence turn 29 degrees 44 minutes 30 seconds right and run 203.08 feet; thence turn 110 degrees 34 minutes 30 seconds left and run 175.88 feet; thence turn 63 degrees 17 minutes 09 seconds right and run 113.56 feet; thence turn 53 degrees 33 minutes 54 seconds right and run 188.98 feet; thence turn 82 degrees 09 minutes 52 seconds left and run 137.90 feet; thence turn 53 degrees 03 minutes 22 seconds right and run 135.40 feet; thence turn 29 degrees 34 minutes 55 seconds left and run 274.56 feet to a point on the Westerly boundary of Rock School Road (60 foot right of way); thence turn 54 degrees 04 minutes 12 seconds left and run 74.10 feet along said road boundary; thence turn 125 degrees 55 minutes 48 seconds left and run 302.02 feet; thence turn 29 degrees 34 minutes 55 seconds right and run 151.62 feet; thence turn 53 degrees 03 minutes 22 seconds left and run 115.53 feet; thence turn 82 degrees 09 minutes 52 seconds right and run 166.96 feet; thence turn 53 degrees 26 minutes 06 seconds left and run 180.81 feet; thence turn 63 degrees 17 minutes 09 seconds left and run 126.16 feet; thence turn 110 degrees 34 minutes 30 seconds right and run 132.40 feet; thence turn 29 degrees 44 minutes 30 seconds left and run 182.33 feet; thence turn 14 degrees 57 minutes 47 seconds right and run 9.30 feet; thence turn 41 degrees 38 minutes 24 seconds right and run 143.68 feet; thence turn 21 degrees 49 minutes 37 seconds left and run 67.06 feet; thence turn 09 degrees 35 minutes 45 seconds left and run 63.37 feet; thence turn 09 degrees 44 minutes 25 seconds left and run 88.24 feet; thence turn 109 degrees 24 minutes 35 seconds left and run 63.62 feet; thence turn 70 degrees 35 minutes 25 seconds left and run 61.99 feet; thence turn 09 degrees 44 minutes 25 seconds right and run 53.22 feet; thence turn 09 degrees 35 minutes 45 seconds right and run 50.45 feet; thence turn 34 degrees 36 minutes 40 seconds right and run 271.61 feet; thence turn 89 degrees 06 minutes 43 seconds left and run 40.0 feet to the point of beginning of herein described easement.

Said property is a part of Parcel 1, as shown on map and survey of Lake View Estate, as recorded in Map Book 17, Page 96, in Probate Office.