

SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 9th day of July, 2002 by and between **Roger Wilson And Brenda Wilson, husband and wife** (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County** (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Line of Credit and Mortgage to the Mortgagee, said Line of Credit being recorded in **Instrument Number 2002 - 08425** and modification to increase being recorded in **Instrument Number 2002 - 17254** in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

Parcel I:

Commence at the Northwest Corner of Section 19, Township 18 South, Range 2 East, Shelby County, Alabama: thence South 0 deg. 12 min. 43 sec. West along the west boundary line of said Section a distance of 669.83 feet for the point of beginning: thence continuing Southerly along said line, a distance of 334.92 feet: thence North 89 deg. 36 min. 51 sec. East. a distance of 633.84 feet: thence North 0 deg. 09 min. 46 sec. West. a distance of 335.04 feet: thence South 89 deg. 36 min. 07 sec. West. a distance of 631.65 feet to the point of beginning being situated in Shelby County, Alabama.

Parcel II:

A portion of the SW 1/4 of the NW 1/4 of the NW 1/4 of Section 19, Township 18 South, Range 2 East, Shelby County, Alabama, more particularly described as follows:

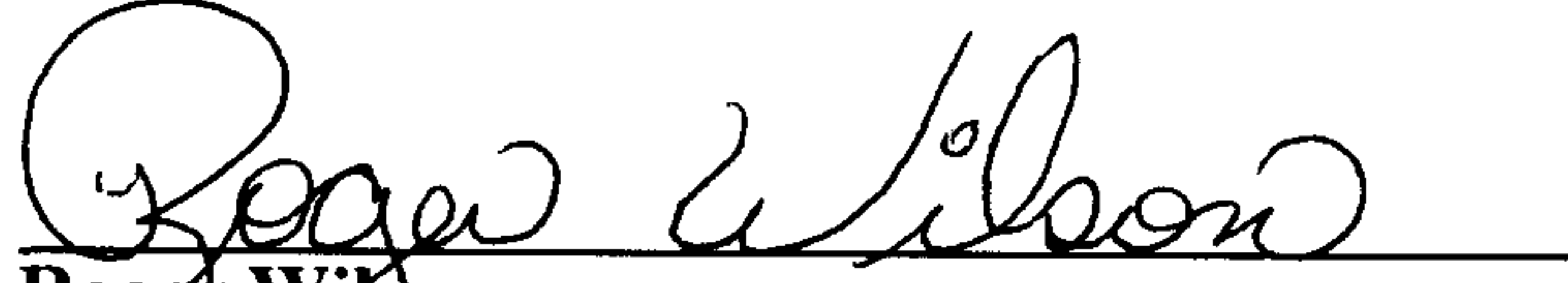
Commencing at the Southwest Corner of Section 19, Township 18 South, Range 2 East, thence South 00 deg. 12 min. 43 sec. West along the west boundary line of said section for a distance of 1,004.75 feet for the point of beginning : thence continuing Southerly along said line a distance of 334.91 feet: thence North 89 deg. 37 min. 38 sec. East a distance of 636.03 feet to a point: thence North 00 deg. 09 min. 46 sec. West, a distance of 335.04 feet; thence South 89 deg. 36 min. 51 sec. West. a distance of 633.84 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 Line of Credit and mortgage to a mortgage executed to **Countrywide Home Loans Inc. recorded in Instrument Number 2002 - 0819000392110** 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:




Roger Wilson



Brenda Wilson

FIRST NATIONAL BANK OF SHELBY COUNTY

by 

William R. Justice
as its: In-House Attorney

Pat Martin

STATE OF ALABAMA
COUNTY OF Shelby

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Roger Wilson and Brenda Wilson, husband and wife, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 9th day of July, 2002.

Tatiana K. Martin
Notary Public

My Commission Expires: 6/28/2004

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Justice, whose name as In-House Attorney for First National Bank of Shelby County, a corporation, 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 the instrument, he in his capacity as In-House Counsel and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and seal of office on this 9th day of July, 2002.

Francis H. Sammons
Notary Public

My Commission Expires: 5-24-04

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