

SUBORDINATION AGREEMENT

20020926000464200 Pg 1/3 17.00
Shelby Cnty Judge of Probate, AL
09/26/2002 11:40:00 FILED/CERTIFIED

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 19th day of September, 2002 by and between **Jonathan W. Davis and wife, Kelly Ellis Davis** (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County** (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Note and Mortgage to the Mortgagee, said Mortgage being recorded in **Instrument Number 2002-07374 and Modification of Mortgage** being recorded in **Instrument Number 20020926000464190**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

See attached Exhibit "A"

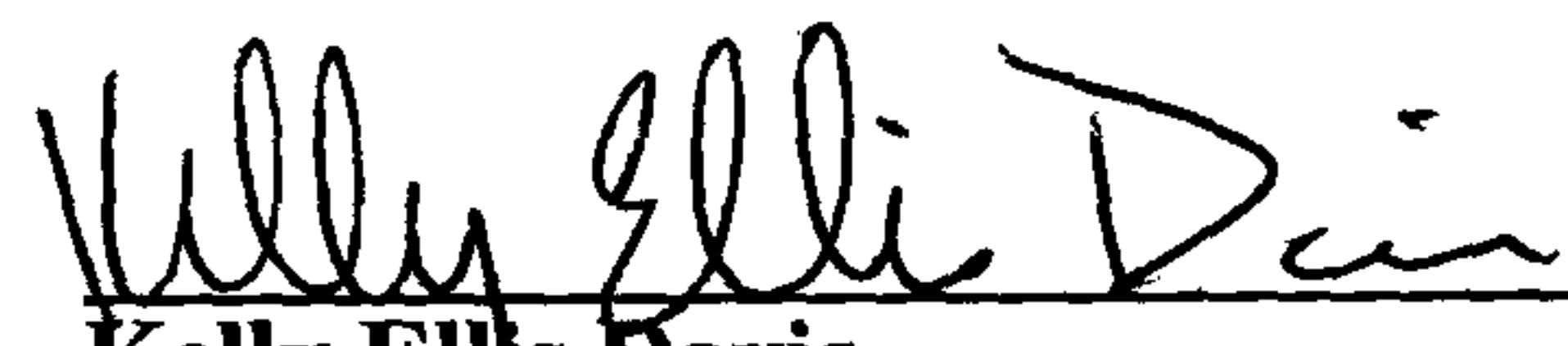
Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid Note and mortgage to a mortgage executed to **ABN Amro Mortgage Group, Inc.** recorded in **Instrument Number** _____ 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:


Jonathan W. Davis


Kelly Ellis Davis

FIRST NATIONAL BANK OF SHELBY COUNTY

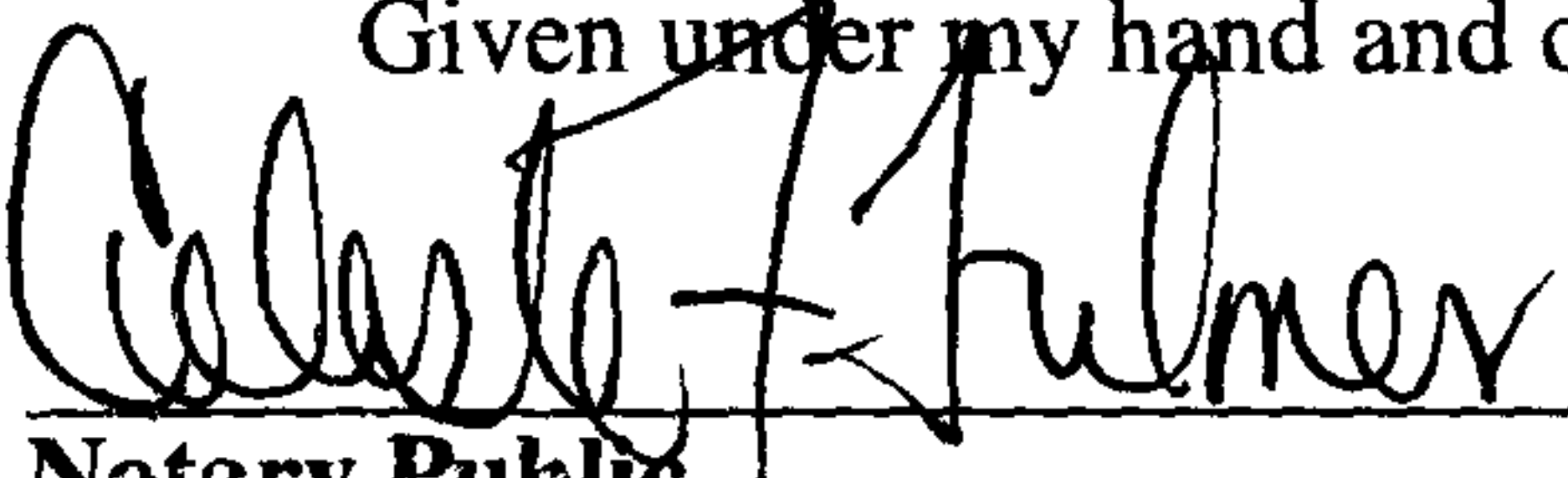
by 
William R. Justice
as its: In-House Attorney

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Jonathan W. Davis and Kelly Ellis Davis, 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 19th day of September, 2002.



Notary Public

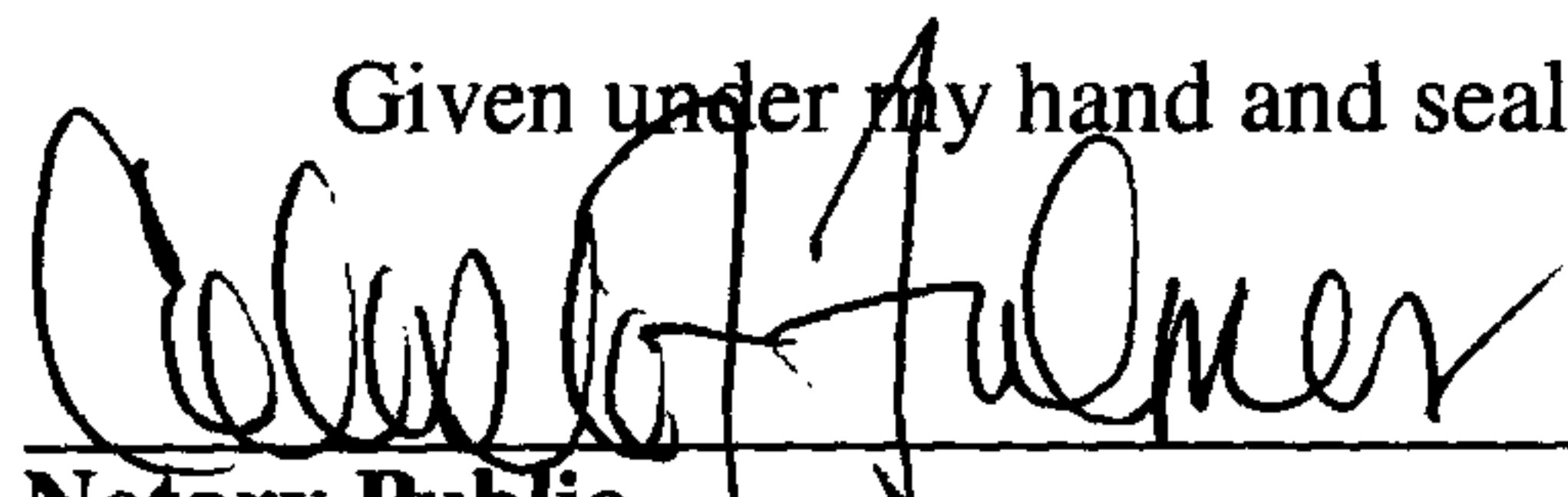
My Commission Expires: 10/16/04

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 19th day of September, 2002.



Notary Public

My Commission Expires: 10-16-04

EXHIBIT A

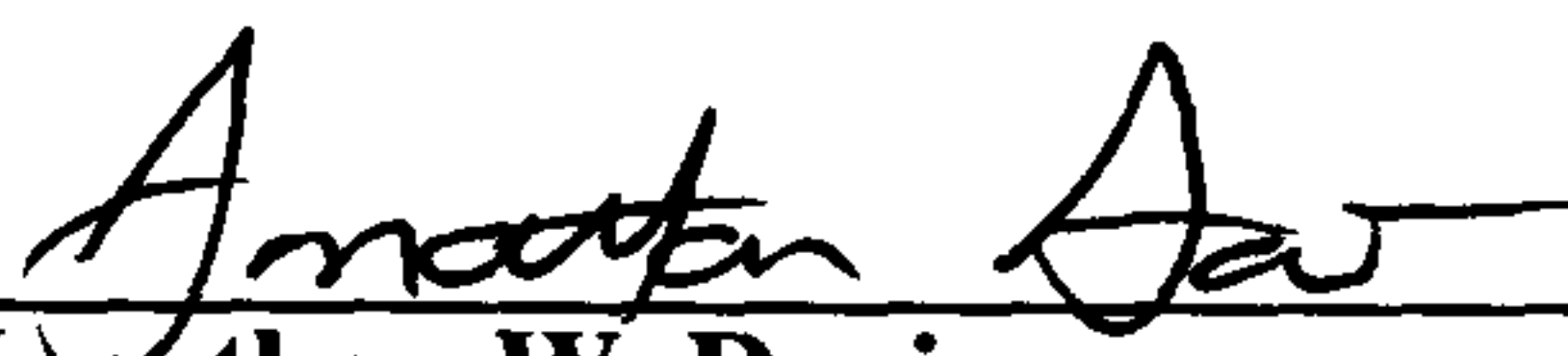
Commencing at the Southeast Corner of the SW 1/4 of the NE 1/4 of Section 25, Township 21 South, Range 1 West; thence North 10 deg. 30 min. 29 sec. West, (Alabama State Plane West Zone Grid Bearings) a distance of 861.67 feet to the point of beginning; thence North 10 deg. 51 min. 07 sec. East, a distance of 207.01 feet; thence South 69 deg. 04 min. 40 sec. East, a distance of 260.00 feet; thence South 7 deg. 52 min. 02 sec. East, a distance of 172.14 feet; thence North 59 deg. 49 min. 30 sec. West, a distance of 130.0 feet; thence North 79 deg. 05 min. 51 sec. West, a distance of 96.34 feet, thence South 76 deg. 33 min. 49 sec. West, a distance of 101.18 feet to the point of beginning.

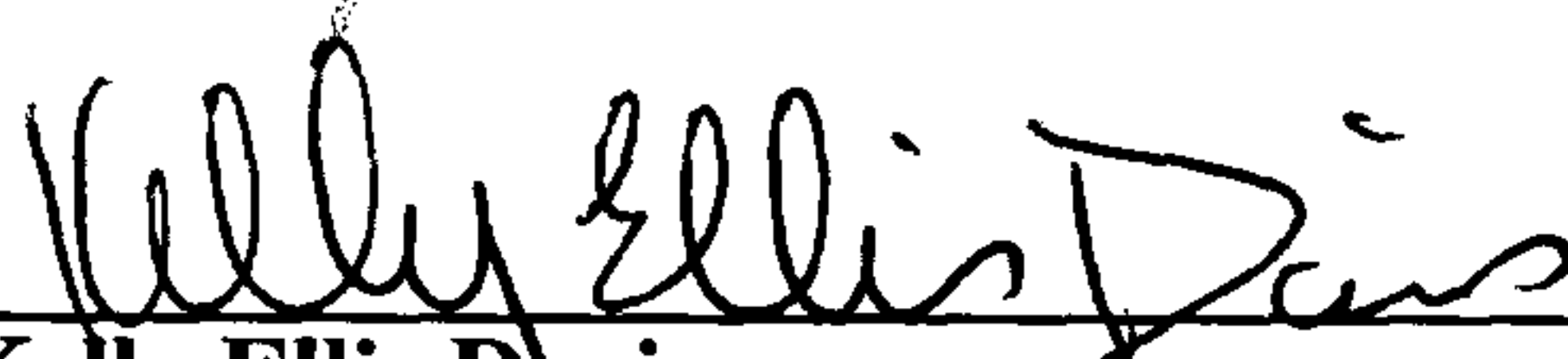
ALSO A NON-EXCLUSIVE EASEMENT thirty (30) feet in width for ingress, egress and installation of utilities the centerline of which is described as follows:

Commencing at the Southeast Corner of the SW 1/4 of the NE 1/4 of Section 25, Township 21 South, Range 1 West; thence North 10 deg. 30 min. 29 sec. West, (Alabama State Plane West Zone Grid Bearings) a distance of 861.67 feet to the point of beginning of the centerline of a 30 foot Easement for ingress, egress and utilities ; thence South 69 deg. 51 min. 34 sec. West, a distance of 47.40 feet; thence North 59 deg. 00 min. 18 sec. West, a distance of 32.12 feet; thence North 65 deg. 49 min. 32 sec. West, a distance of 28.22 feet; thence North 69 deg. 36 min. 12 sec. West, a distance of 64.41 feet; thence North 71 deg. 15 min. 29 sec. West, a distance of 89.72 feet; thence North 65 deg. 22 min. 23 sec. West, a distance of 42.52 feet; thence North 52 deg. 56 min. 44 sec. West, a distance of 29.73 feet; thence North 34 deg. 29 min. 44 sec. West, a distance of 40.23 feet; thence North 11 deg. 10 min. 54 sec. West, a distance of 36.97 feet; thence North 1 degree 26 min. 22 sec. East, a distance of 45.03 feet; thence North 8 deg. 21 min. 10 sec. East. a distance of 64.12 feet; thence North 12 deg. 03 min. 36 sec. East, a distance of 72.87 feet; thence North 14 deg. 42 min. 51 sec. East, a distance of 310 feet more or less to the Southerly Right Of Way Line of Shelby County Road No. 28 and the point of ending.

All being situated in Shelby County, Alabama.

SIGNED FOR IDENTIFICATION:


Jonathan W. Davis


Kelly Ellis Davis

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

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