



STATE OF ALABAMA)

JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Robert M. Erhart and wife, Mary L. Erhart
did execute and deliver to ACIPCO Federal Credit Union
a certain mortgage recorded in Real Volume 2001, page 43376* in the
Office of the Judge of Probate of Shelby County, Alabama,
*and re-recorded in Inst. #2001-48940
covering the real property therein and hereinafter described and
whereas the undersigned ACIPCO Federal Credit Union is desirous of
subordinating said mortgage and making same second, subservient,
subject and inferior to the lien of the mortgage to
Castle Mortgage Corporation, recorded in Instrument number
_____ in the Office of the Judge of Probate
of Jefferson County, Alabama, being in the amount of \$ 248,000.00
executed by the said Robert M. Erhart and wife, Mary L. Erhart on the
property described as:

Lots 11 and 12 in Shelby Shores, 1970 Addition, according to the Map of Shelby
Shores, 1970 Add, recorded in Map Book 5, page 68, Shelby County, Alabama.
ALSO part of Lot 10 as described: Beginning at the NW corner of Lot 10, thence
run in a southeasterly direction along the North lot line of said Lot, which is
the South line of Lot 11, a distance of 308.6 feet; thence turn an angle of 57
degrees 27 minutes right and run a distance of 15.00 feet; thence turn an angle
of 59 degrees 53 minutes 36 seconds right and run a distance of 300.80 feet to the
point of beginning. According to Rodney Y. Shiflett survey, dated 4/10/99.
and as a further inducement for Castle Mortgage Corporation

to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00
to him in hand paid by said Castle Mortgage Corporation the receipt
whereof being hereby acknowledged, the undersigned ACIPCO Federal Credit Union
does, by these presents, make, declare and confirm that the said
mortgage above specifically described and indentified to be, and
the same is second, subordinate, subservient, subject and inferior
to the lien of the above mortgage to Castle Mortgage Corporation in
all things and in all respects without reservation.

IN WITNESS WHEREOF, ACIPCO Federal Credit Union

has caused this instrument to be executed by its duly authorized
officer on the day and date first set forth above.

ACIPCO Federal Credit UnionX By: J. Alvis

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said
County and in said State, hereby certify that Jo Alvis
whose name as LOAN MANAGER
of ACIPCO Federal Credit Union, a corporation, 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 authority, executed the
same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 3rd day of
October, 2002 .

Misty J. Newsum
NOTARY PUBLIC

My Commission Expires: 10-25-04