

SUBORDINATION AGREEMENT

20021119000576190 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
11/19/2002 08:57:00 FILED/CERTIFIED

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 8th day of November, 2002 by and between **Harry B. Edwards and wife, Barbara D. Edwards** (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 1997-29347 (Mortgage)**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

Lot 4, according to the Survey of Laurel Woods, as recorded in Map Book 16, page 24 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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 **First Federal Bank, recorded in Instrument Number 20021119000576180** 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:

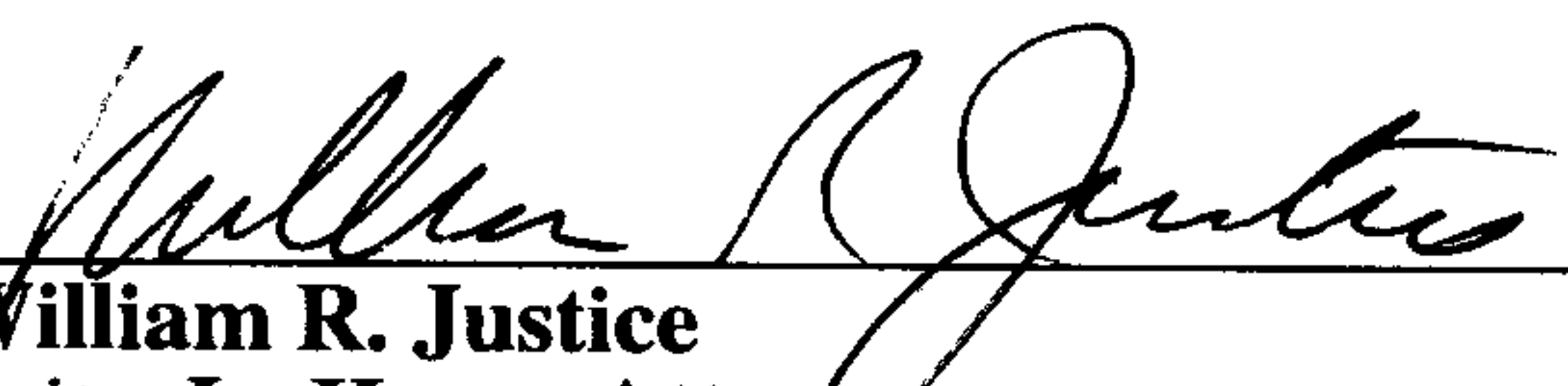


Harry B. Edwards



Barbara D. Edwards

FIRST NATIONAL BANK OF SHELBY COUNTY

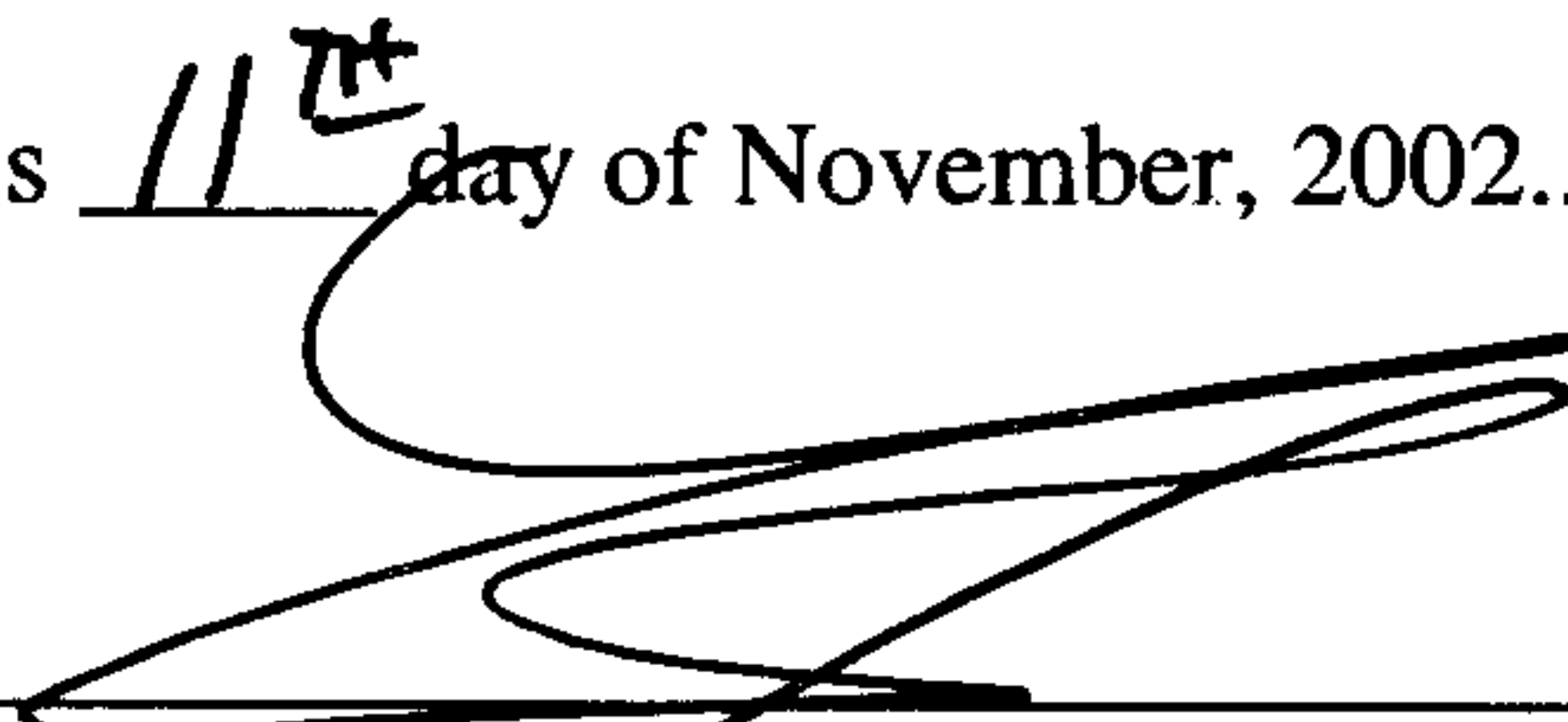
by 

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 Harry B. Edwards and Barbara D. Edwards, 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.

Given under my hand and official seal this 11th day of November, 2002..



Notary Public


My Commission Expires: 3/5/03

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES MARCH 5, 2003

STATE OF ALABAMA
COUNTY OF SHELBY

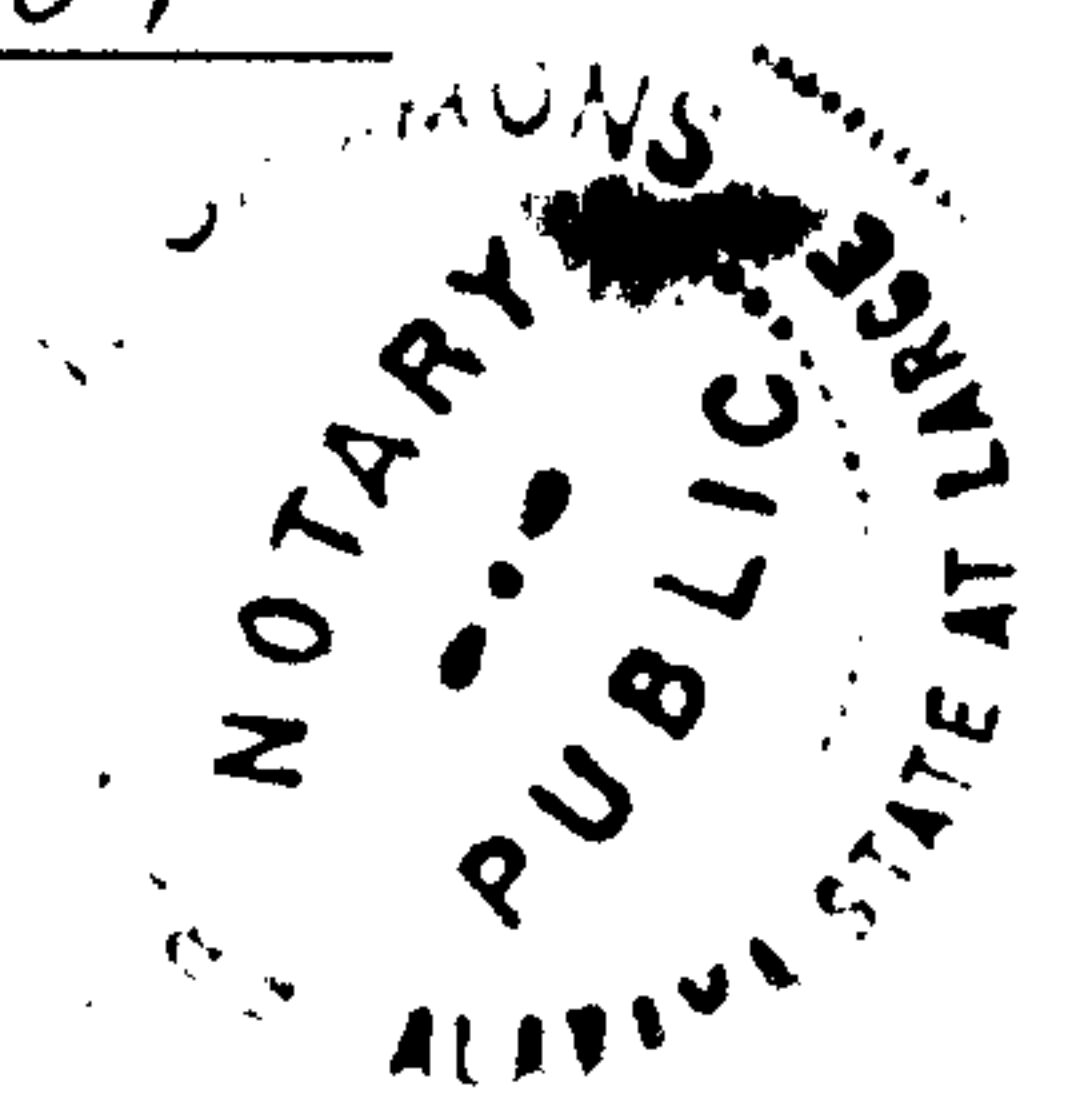
I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Justice, whose name as In-House Attorney for First National Bank of Shelby County, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day 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 8th day of November, 2002.



Notary Public

My Commission Expires: 5-24-04



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