



Prepared by and return to:  
National Bank of Commerce  
1917 First Avenue North, Suite 100  
Birmingham, AL 35203

### SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS, that the undersigned holder of the Mortgage  
executed by  
William Todd Murphy and Donna Lynn Murphy  
in favor of  
National Bank of Commerce  
dated 1-2-1998, and filed 1-27-1998, in Instrument #1998-02708  
public records of Shelby County, Alabama, which Mortgage encumbers the land situate in said  
county and described as follows:

Lot 30, according to the Amended Plat of Emerald Lake Plat No.1, recorded in Map Book 19,  
Page 73, in the Probate Office of Shelby County, Alabama.

For and in consideration of One Dollar and other valuable considerations paid to the undersigned  
by

CASTLE MORTGAGE CORPORATION

receipt whereof is hereby acknowledged, does hereby subordinate the lien of said mortgage  
insofar as it encumbers the land described above to the lien of that certain Mortgage of an  
amount not to exceed \$159,000.00, plus interest, advances for taxes and /or insurance premiums  
on said property dated 11-7-02 and recorded 11-10-02  
in Instrument #20021120000580740, public records of Shelby County, Alabama, as  
if may have been modified and/or assigned.

IN WITNESS WHEREOF, the Mortgage holder has executed this instrument, or caused the  
same to be executed in due form required by law, on this day and year below written.

Date: 11/7/02  
By: Reed-Verma

Name: B. H. Black  
Title: V.P.

Dana Reed-Verma  
Witness

Witness

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Bill Black, as Vice President of National Bank of Commerce, who are well known to me or who produced the following identification drivers licence, who ~~did~~ did not take an oath, and who executed the foregoing for the purposed described therein.

WITNESS my hand and official seal in the County and State last aforesaid this 7th day of NOVEMBER, 2002.

(Month) (Year)

(SEAL)

Kathy M. White  
NOTARY PUBLIC,  
State of Alabama

Drafted by:

Printed Name: **KATHEY M. WHITE**  
My Commission Expires: **Notary Public, Alabama, State at Large**  
**My Commission Expires March 28, 2006**

NATIONAL BANK OF COMMERCE

