

SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 12th day of December, 2002, by and between **Jerry Edward Oliver, Jr. and Pamela D Oliver, 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 1996-29527 (Mortgage)**; **Mortgage Amendment increasing line of credit being recorded in Instrument Number 2002-03653**; **Mortgage Amendment decreasing line of credit being recorded in Instrument 2002-14672** and **Mortgage Amendment decreasing line of credit being recorded in Instrument Number** , in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

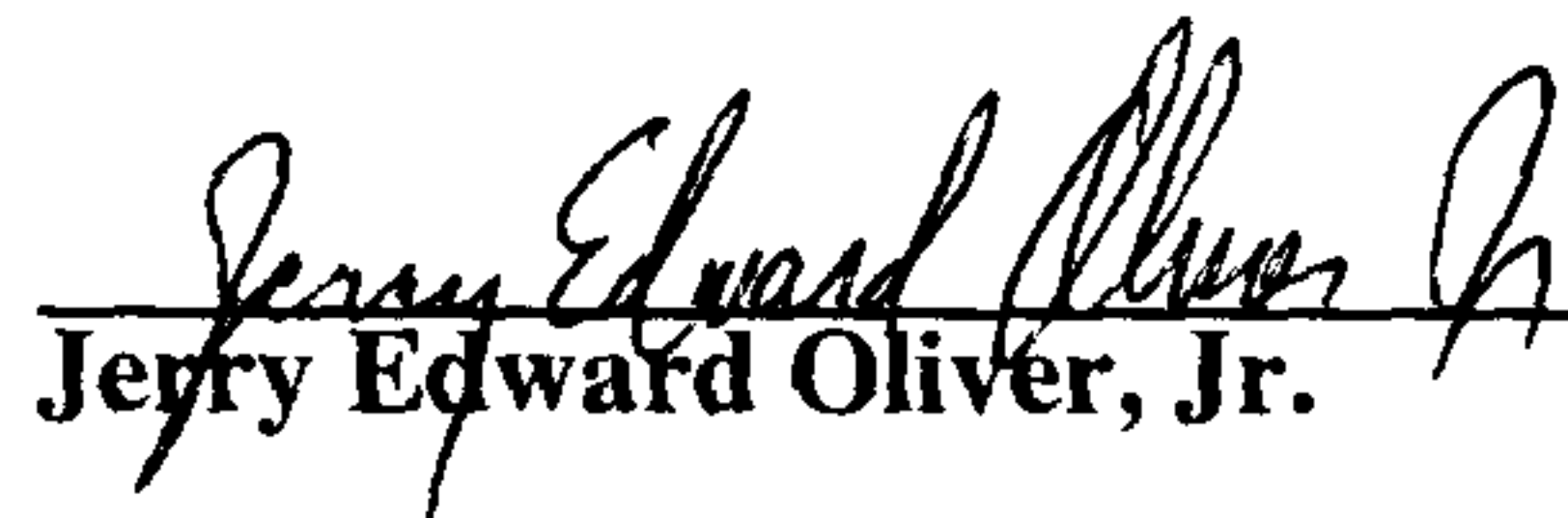
Lot 6, of Arlington Street Extension Subdivision, recorded in Map Book 11, Page 65, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

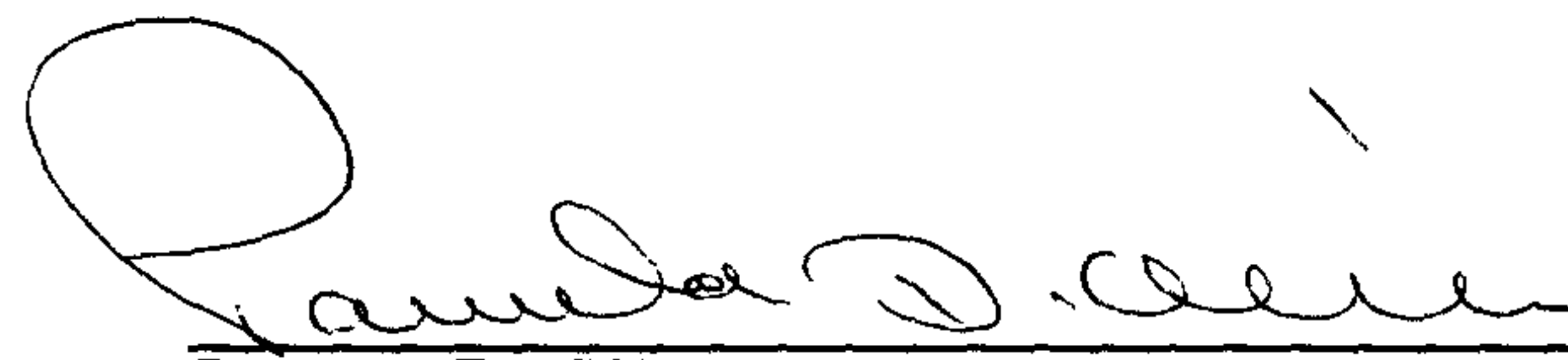
Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

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 **Castle Mortgage Corporation recorded in Instrument Number 20021212000622770** 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:


Jerry Edward Oliver, Jr.


Pamela D. Oliver

FIRST NATIONAL BANK OF SHELBY COUNTY

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

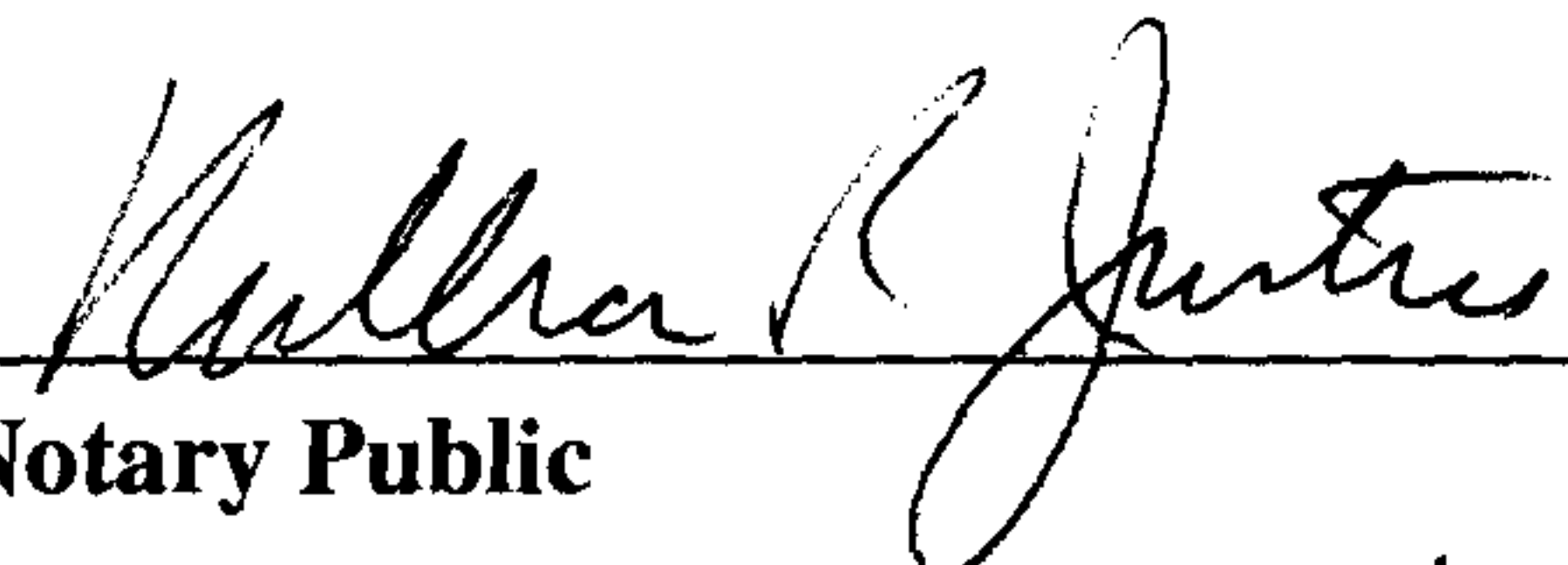
INBsc/ Law Firm

STATE OF ALABAMA }
COUNTY OF SHELBY }

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Jerry Edward Oliver, Jr. and Pamela D. Oliver, 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 12th day of December, 2002.

NOTARY
PUBLIC



Notary Public

My Commission Expires: 9/12/03

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 12th day of December, 2002.

NOTARY
PUBLIC



Notary Public

My Commission Expires: 7/3/06

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