

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

**SUBORDINATION AGREEMENT**

Now comes Compass Bank, holders of that certain mortgage executed by James F. Mersmann and Cynthia J. Puchta, which is filed at Instrument #2000-12954, in the Probate Office of SHELBY County, Alabama, and does hereby agree to subordinate said mortgage lien to that mortgage lien of Irwin Mortgage Corporation, who holds a mortgage dated December \_\_\_\_, 2002, and filed at Instrument #20030103000004210, in the Probate Office of SHELBY County, Alabama. The undersigned understands that he is subordinating this mortgage lien which will become secondary and subordinate to that mortgage held by Irwin Mortgage Corporation. The limit of the subordinated lien is \$37,600.00

Dated this the 20 day of December, 2002.

Compass Bank

By: \_\_\_\_\_  
Its: AUP

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that J A Woods as AUP of Compass Bank, whose name(s) 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 foregoing, he, as such officer and with such authority, executed the same voluntarily on the day the same bears date, for and as the act of said entity.

Given under my hand and official seal on this the 20 day of December, 2002.

My commission expires: 5/10/06

Nora L. Capor  
NOTARY PUBLIC

This instrument was prepared by:  
Alan C. Keith, Attorney  
2100 Lynngate Drive  
Birmingham, AL 35216