

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between **EDDIE WOODS JR.** and **JECYNTHIA BETHEA WOODS** and **SOUTHTRUST BANK** on the **5TH** day of **APRIL, 1996** and recorded in **INSTRUMENT 1996-20481** in the Probate Office of **SHELBY County, Alabama**. **SOUTHTRUST BANK** does declare the lien of its mortgage filed for record on the **25TH** of **JUNE, 1996** and recorded in **INSTRUMENT 1996-20481** in the Probate Office of **SHELBY County, Alabama** to be second and subordinate to the lien of the mortgage given by **EDDIE WOODS JR.** and **JECYNTHIA BETHEA WOODS** to National Bank of Commerce of Birmingham in the amount of **EIGHTY THOUSAND DOLLARS AND NO/100 (\$80,000.00)** executed on the 27TH day of **DECEMBER, 2002**, and recorded in the Probate Office of **SHELBY County, Alabama**.

Both mortgages are encumbering certain real property described as:

LOT 1, BLOCK 4, ACCORDING TO THE PLAT OF WOODFORD, A SUBDIVISION OF INVERNESS, AS RECORDED IN MAP BOOK 8, PAGES 51 A, B, C, AND D, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 27TH day of **DECEMBER, 2002**.

By:
Its:

SouthTrust Bank
Tobi L. Mosley
Group UP

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Tobi L. Mosley whose name as Group UP of SouthTrust Bank is signed to the foregoing Agreement and who is known to me acknowledged before me that being informed of the contents of the above and foregoing Agreement he, in his capacity as such officer executed the same for and as the act of said corporation.

Given under my hand this the 27 of December, 2002.

My Commission Expires _____

MY COMMISSION EXPIRES MAY 30, 2005.

Linda F. Ayer
Notary Public