SUBORDINATION AGREEMENT

		20030115000029400 Pg 1/2 17.00
TATE OF ALABAMA	}	Shelby Cnty Judge of Probate, AL 01/15/2003 10:25:00 FILED/CERTIFIED
OINTV OF CHEIRY	1	

This Agreement made and entered into this ________ day of January, 2003 by and between B. J. Humphries and wife, Diane B. Humphries (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 1999-50025** (**Mortgage**) and Modification Agreement reducing the limit of the Line of Credit to \$68,500.00, recorded in **Instrument Number 2001-17076**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

Lot 5, Block 6, according to the Map of Indian Springs Ranch, as recorded in Map Book 4, Page 29, in the Probate Office of 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 SouthTrust Mortgage Corporation recorded in Instrument Number 2003011500029390 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:

B. J. Humphries

Diane B. Humphries

FIRST NATIONAL BANK OF SHELBY COUNTY

William R. Justice

as its: In-House Attorney

3NBS / Allin Miller

STATE OF ALABAMA COUNTY OF SHE ST

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that B. J. Humphries and Diane B. Humphries, 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 conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10th day of January, 2003.

Millia Chulic Notary Public

My Commission Expires: $\frac{9}{(2/0.3)}$

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 10th day of January, 2003.

Notary Public

My Commission Expires: 1/3/06

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