

SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 7th day of January, 2003 by and between **Frances Ophelia Wyatt** (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 1999-34598 (Mortgage)**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

A parcel of land in the N ½ of the SW 1/4 of Section 9 Township 20 South, Range 2 East, Shelby County, Alabama, described as follows:

Begin at the point where the East right of way line of Alabama Highway No. 25 crosses the South line of the NW 1/4 of SW 1/4 of Section 9, Township 20 South, Range 2 East, and run along said right of way line in a Northerly direction 400 feet; thence East and parallel with the South line of said 1/4 - 1/4 400 feet; thence in a Southerly direction and parallel with said highway right of way line 400 feet to the South line of said 1/4 - 1/4; thence along same West 400 feet to the point of beginning being 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:

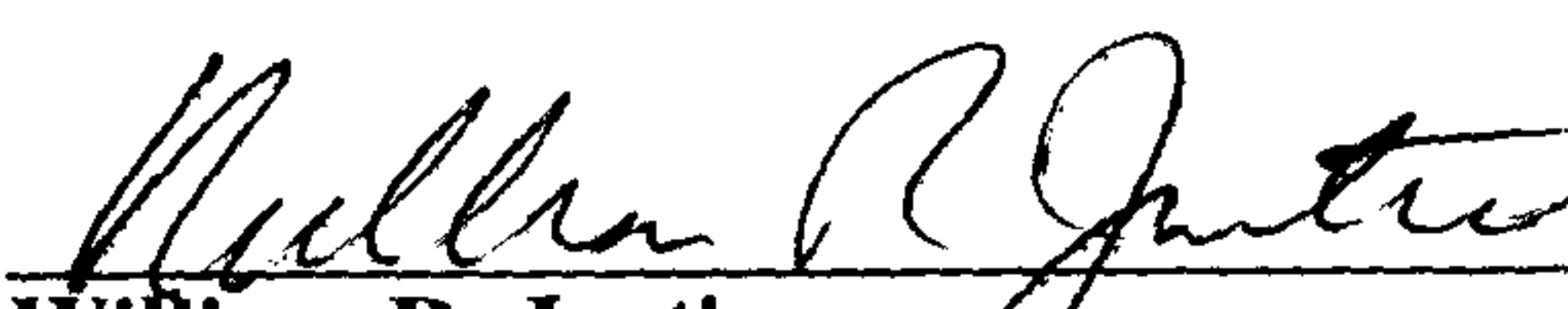
The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid Line of Credit and mortgage to a mortgage executed to **EquiPrime, Inc., recorded in Instrument Number 20030113000025240** in the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGOR:


Frances Ophelia Wyatt


FIRST NATIONAL BANK OF SHELBY COUNTY

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

**STATE OF ALABAMA
COUNTY OF SHELBY**

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Frances Ophelia Wyatt, unmarried, 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 7th day of January, 2003.

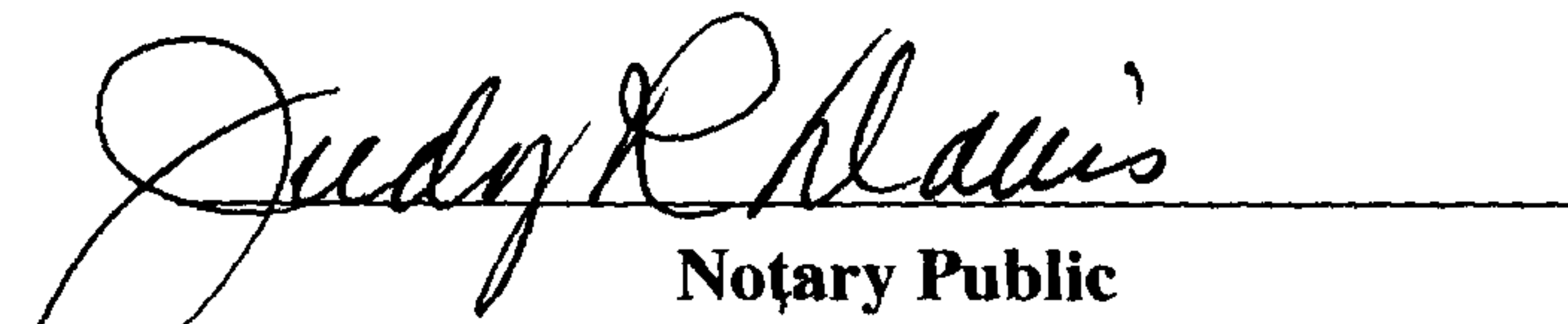

Notary Public

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 7th day of January, 2003.


Notary Public

My Commission Expires: 7/3/06

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