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Shelby

SUBORDINATION AGREEMENT

STATE OF ALABAMA  
COUNTY OF JEFFERSON

In consideration of the premises, **SouthTrust Bank** does hereby subordinate and make junior thereto its mortgage from **Charles D. Letcher, III and Katheryne Letcher**, filed 07-02-2001 and recorded in Instrument # **2001-27042**, in the Probate Office of Shelby County, Alabama, to that certain mortgage from **Charles E. Letcher III and Kathryn A. Letcher** to **SouthTrust Mortgage Corporation** in the amount of \$114,750.00 dated the 22nd day of November, 2002 and filed in the Probate Office of Shelby County, Alabama.

Dated: 14 day of January, 2003

SouthTrust Bank

By: Stephen A. Pierce

Its: Asst. Vice Pres.

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said county, in said state, hereby certify that **SouthTrust Bank** by Stephen A. Pierce, as AVP, who is known to me, acknowledged before me on this day that, being informed of the contents of the agreement, she/he executed the same voluntarily.

Given under my hand and official seal, this the 14 day of January, 2003.

Linda T. Meyer  
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES MAY 30, 2005.