STATE OF ALABAMA COUNTY OF WALKER 200301300000058760 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 01/30/2003 10:57:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

Now comes Colonial Bank, holders of that certain mortgage executed by Phillip M. Bradford and Pamela W. Bradford, which is filled at Instrument #2002-13526, in the Probate Office of SHELBY County, Alabama, and does hereby agree to subordinate said mortgage lien to that mortgage lien of Colonial Bank, who holds a mortgage dated January 17, 203, and filled at Instrument # $\frac{20030/3000058240}{30000058240}$, 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 Colonial Bank.

Dated this the $\frac{24}{}$ day of January, 2003.

R. Wayne Rector, Assistant Vice-President

STATE OF ALABAMA COUNTY OF WALKER

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that R. Wayne Rector, Assistant Vice-President of Colonial 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 24 day of January, 2003.

NOTARY PUBLIC

Colonial Bank

My commission expires: 1/2 Commission Expires April 23, 2004

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

Birmingham, AL 35216