

STATE OF ALABAMA
JEFFERSON COUNTY

SUBORDINATION AGREEMENT

SOUTHTRUST is the owner and holder of that certain mortgage from Robert O. Zachow and wife Jodie T. Zachow, dated March 1, 2001, with a face amount of \$50000.00 and recorded in Instrument No. 2001/14713 in the Probate Office of Shelby County, Alabama.

SOUTHTRUST BANK does hereby declare the lien of its said mortgage and the debt thereby secured to now be \$45608.00 and subordinate to the lien of Coats and Co., Inc. and claim of that certain mortgage dated December 18, 2002 from Robert O. Zachow, and wife Jodi T. Zachow secures a debt in the amount of \$186600.00 and is recorded in Inst. # 20030103000006070 in the Probate Office of Shelby County, Alabama.

Both mortgages pertain to certain real property described as follows:

5309 MOUNTAIN PARK CIRCLE PELHAM, AL 35124

This Subordination Agreement has been caused to be executed and delivered on this 18TH day of December, 2002.

SOUTHTRUST BANK

BY: Stephen A Pierce

ITS: AVP

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said State hereby certify that Stephen A Pierce whose name as AVP of SOUTHTRUST BANK is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she as such officer and with fully authority, executed the same voluntarily as the act of SOUTHTRUST BANK. Given under my hand and official seal this 18th day of DECEMBER, 2002.

Linda F Myer
Notary Public
Commission Expires: _____

(SEAL)

MY COMMISSION EXPIRES MAY 30, 2005.

William Halbrook