

**SUBORDINATION AGREEMENT**

STATE OF ALABAMA  
COUNTY OF JEFFERSON

THAT, WHEREAS, JOHN D. TEMPLE, AND SPOUSE, LINDA H. TEMPLE, have an outstanding lien in favor of SOUTHTRUST BANK, dated the 24TH day of AUGUST, 2001, recorded in the Probate Office of SHELBY COUNTY, Alabama, in Volume 2001, Page 37782, on certain real estate described herein to secure an indebtedness of \$113,900.00, and said lien is in full force and effect, and,

WHEREAS, JOHN D. TEMPLE, AND SPOUSE, LINDA H. TEMPLE have made an application to SOUTHTRUST MORTGAGE CORPORATION for a loan in the sum of \$230,000.00 and said to SOUTHTRUST MORTGAGE CORPORATION is willing to make said loan to the said JOHN D. TEMPLE, AND SPOUSE, LINDA H. TEMPLE, provided he/she/they furnish it with a mortgage on the lands described in the aforesaid lien, and the said SOUTHTRUST BANK subordinate the above described lien and make the same second and subservient to the mortgage to SOUTHTRUST MORTGAGE CORPORATION, as recorded in INST.#20030319000166830 and,

WHEREAS, the said SOUTHTRUST BANK is willing to subordinate its said lien and make the lien second and subservient to the mortgage of the said to SOUTHTRUST MORTGAGE CORPORATION as an inducement to it to make said loan.

IT IS FURTHER agreed that should default in the payments under the terms of the real estate mortgage to SOUTHTRUST BANK, the said Lender agrees to notify to SOUTHTRUST MORTGAGE CORPORATION of said default prior to taking legal action.

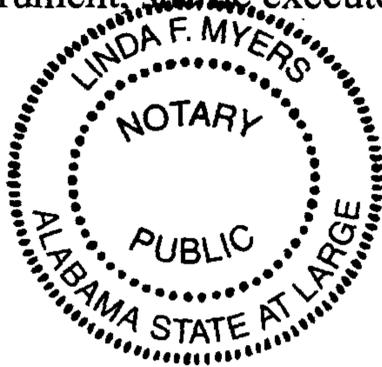
IN WITNESS WHEREOF, the said SOUTHTRUST BANK has caused its name to be hereunto signed on the 11 day of March, 2003

SOUTHTRUST BANK

BY: Stephena Perce  
ITS: Ass't. 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 Stephena A. Dierce, whose name as AVP of SOUTHTRUST BANK, a corporation, is signed to the foregoing instrument, and who known to me, acknowledged before me on this day, that, being informed of the contents

of the said instrument, she/he executed the same voluntarily for and as the act of said corporation.



*Linda F Myers*  
Notary Public  
My Commission expires: \_\_\_\_\_

Prepared By:  
STEWART & ASSOCIATES, P.C.  
3595 GRANDVIEW PKWY, #350  
BIRMINGHAM, ALABAMA 35243

MY COMMISSION EXPIRES MAY 30, 2005

*BHM 30274*  
Reli, Inc.  
the TITLE and CLOSING PROFESSIONALS  
3595 Grandview Pkwy, Ste 350  
Birmingham, AL 35243