

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Charlie C. Hearn, and Daphne T. Hearn, Husband and Wife, did execute and deliver to SouthTrust Bank a certain mortgage recorded in Inst. # 1992-24372 in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereinafter described and whereas the undersigned SouthTrust Bank, is desirous of subordinating said mortgage and making same second, subservient, subject and inferior to the lien of the mortgage to America's First Federal Credit Union recorded in Real Volume _____, Page _____, in the Office of the Judge of Probate of Shelby County, being in the amount of \$39,000.00, executed by the said Charlie C. Hearn and Daphne T. Hearn on the property described as:

A parcel of land located in the NW 1/4 of the NW 1/4 of Section 33, Township 20 South, Range 4 West, Shelby County, Alabama, more particularly described as follows: Commence at the SE corner of said 1/4 1/4 Section; thence Westerly along the South line of said 1/4 1/4 Section a distance of 547.08 feet; thence right 89 deg. 12 min. 00 sec. in a Northerly direction a distance of 738.48 feet to the point of beginning; thence left measured 108 deg. 46 min. 37 sec. (108 deg. 32 min. 24 sec. deed) in a Southwesterly direction a distance of 186.73 feet measured (185.75 feet deed) (Point A); thence right measured 108 deg. 43 min. 37 sec. (108 deg. 32 min. 24 sec. deed); in a Northerly direction a distance of 169.16 feet (Point B); thence right 67 deg. 04 min. 00 sec. in a Northeasterly direction a distance of 192.20 feet measured (191.22 feet deed); thence right measured 112 deg. 59 min. 00 sec. (112 deg. 56 min. 00 sec. deed), in a Southerly direction a distance of 184.10 feet measured (184.62 feet deed) to the point of beginning; being situated in Shelby County, Alabama.

ALSO, a 15 foot right of way for a road, said right of way being 7.50 feet on each side of the following described centerline: Begin at Point A described above; thence Northerly to Point D described above; thence right 67 deg. 04 min. in a Northeasterly direction 8.14 feet to the point of beginning of centerline herein described; thence left 67 deg. 04 min. in a Northerly direction 169.20 feet, more or less, to intersection with the Southeast right of way of South Shades Crest Road, said intersection being the terminus of centerline herein described. Being situated in Shelby County, Alabama.

and as a further inducement for the said America's First Federal Credit Union to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said America's First Federal Credit Union, the receipt whereof being hereby acknowledged, the undersigned SouthTrust Bank does, by these presents, make, declare, and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above mortgage to America's First Federal Credit Union, in all things and in all respects without reservation.

IN WITNESS WHEREOF, the said SouthTrust Bank has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

SouthTrust Bank

BY: Steve Pierce
Steve Pierce, Reporting Administrator
Asst. Vice Pres.



STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Steve Pierce, whose name as Reporting Administrator of SouthTrust Bank 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 conveyance, Steve Pierce, as such Reporting Administrator and with full authority, executed the same voluntarily for and as the act of said association.

Given under my hand and seal of office, this the 5 day of May, 2003.

Linda F. Myers
Notary Public

My Commission Expires: MY COMMISSION EXPIRES MAY 30, 2005

