

Subordination Agreement

In consideration of the premises, SouthTrust Bank does hereby subordinate and make junior there to its mortgage in the amount of \$37,500.00, from Jeffrey F. Gilliland and wife, Jennifer S. Gilliland filed 8/26/02 in volume 2002082600040618, in the Office of the Judge of Probate of Shelby County, Alabama, to that certain mortgage from SouthTrust Bank to Jeffrey F. Gilliland and wife, Jennifer S. Gilliland in the amount of \$295,000.00 dated and recorded in volume ______ Office of the Judge of Probate of Shelby County, # 2/ns+ # 20030620000 388 760 day of _ Dated this Its: STATE OF ALABAMA COUNTY OF ____ ___, the undersigned, a Notary Public, in and for said county, in said state, hereby certify that Wonda S. Cuscul whose name is signed to the foregoing agreement, and who is known to is signed as ____ me, acknowledged before me on this day that, being informed of the contents of the agreement, (he) (she), as such officer and with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official scal this _____ day of _____ 2003.

COMMISSION EXPIRES:

MY COMMISSION EXPIRES MAY 30, 2005

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