

SUBORDINATION AGREEMENT

STATE OF ALABAMA
COUNTY OF SHELBY

THAT, WHEREAS, JOHN D. BELEW AND KAREN K. BELEW, HUSBAND AND WIFE, has an outstanding lien in favor of SOUTHTRUST BANK, dated the 11/30/00, recorded in the Probate Office of SHELBY, Alabama, in 2001-28862, on certain real estate described herein to secure an indebtedness of \$ 122,500.00 and said lien is in full force and effect, and,

WHEREAS, JOHN D. BELEW AND KAREN K. BELEW, HUSBAND AND WIFE, have made an application to SOUTHTRUST MORTGAGE CORPORATION for a loan in the sum of \$150,000.00 and said to SOUTHTRUST MORTGAGE CORPORATION is willing to make said loan to the said JOHN D. BELEW AND KAREN K. BELEW, HUSBAND AND WIFE, 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.# * 20030702000419270 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.

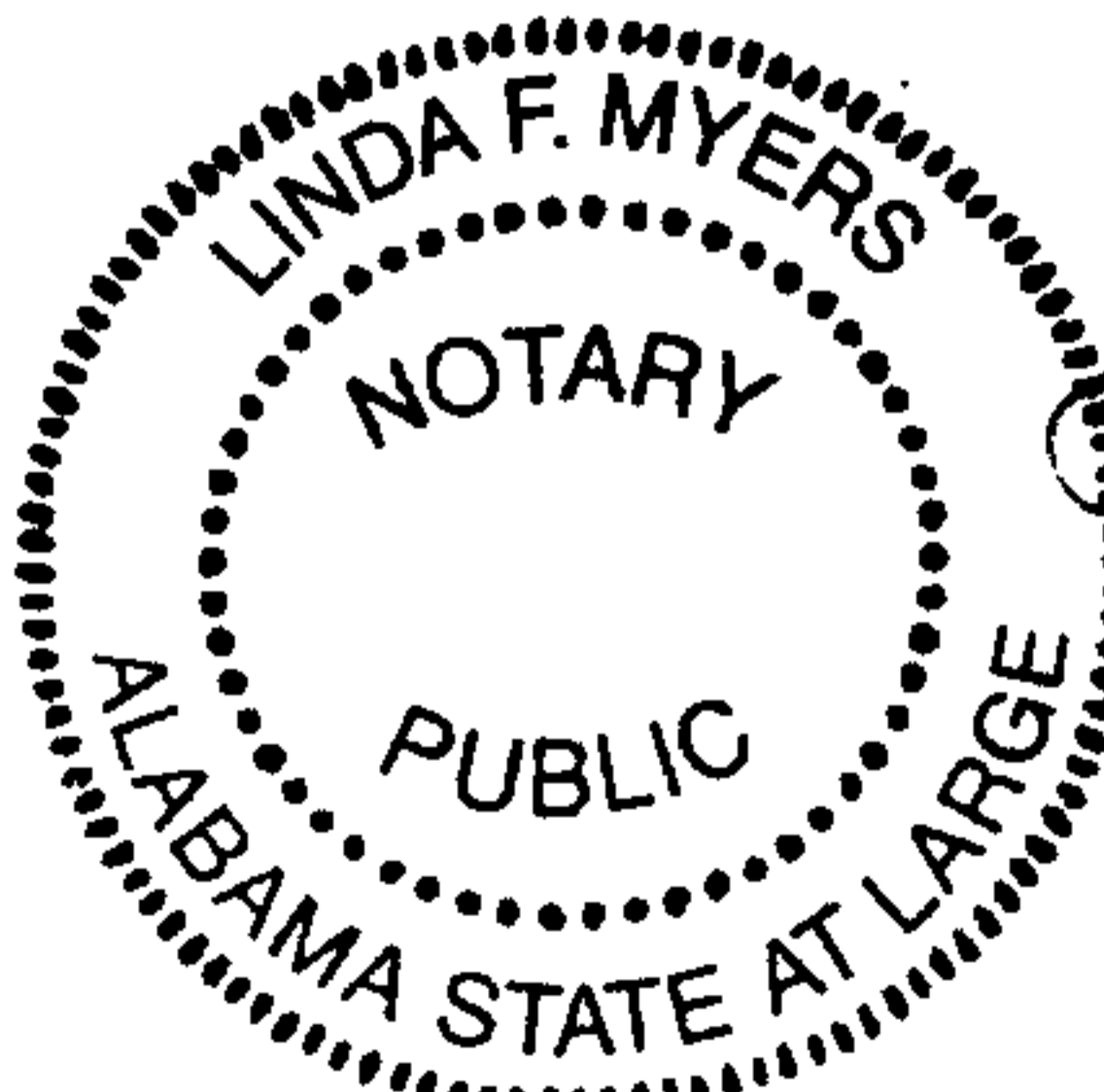
IN WITNESS WHEREOF, the said SOUTHTRUST BANK has caused its name to be hereunto signed on the 16 day of June 2003



SOUTHTRUST BANK
BY: [Signature]
ITS: A.V.P.

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephena A. Pierce, whose name as A.V.P. 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.



[Signature]
Notary Public
My Commission expires: _____

MY COMMISSION EXPIRES MAY 30, 2005

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

304 1930792