

SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 15th day of July, 2003 by and between **Linda W. Bolden and Jimmer C. Bolden, husband and wife** (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County** (hereinafter called Mortgagee).

W I T N E S S E T H

Whereas, the Mortgagor executed a Line of Credit and Mortgage to the Mortgagee, said Line of Credit being recorded in **Instrument Number 2002-30736 (Mortgage)**, in the Office of the Judge of Probate of Jefferson County, Alabama, and conveyed the following described property:

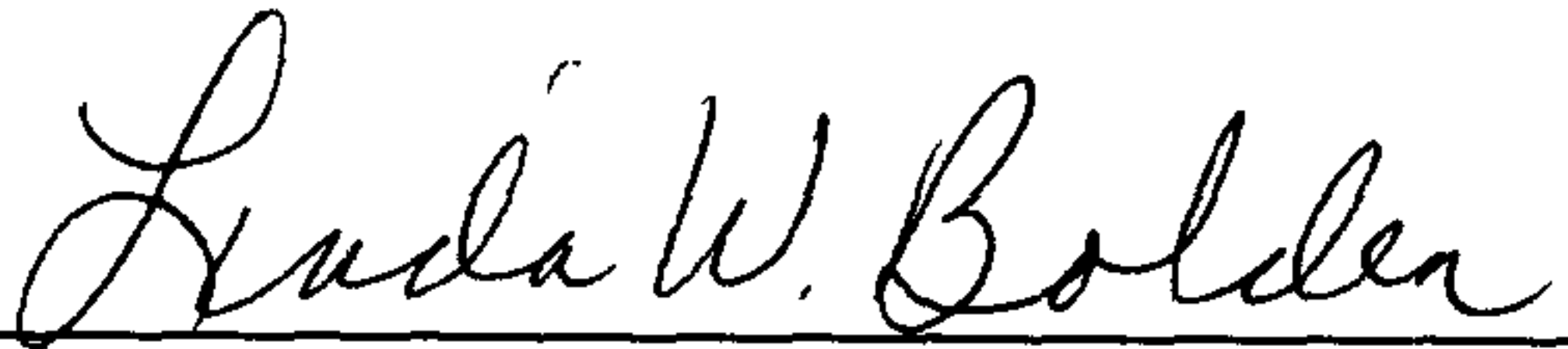
Lot 9, according to the map of Phelps Subdivision, as recorded in Map Book 16, Page 54, in the Probate Office of Shelby County, Alabama

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

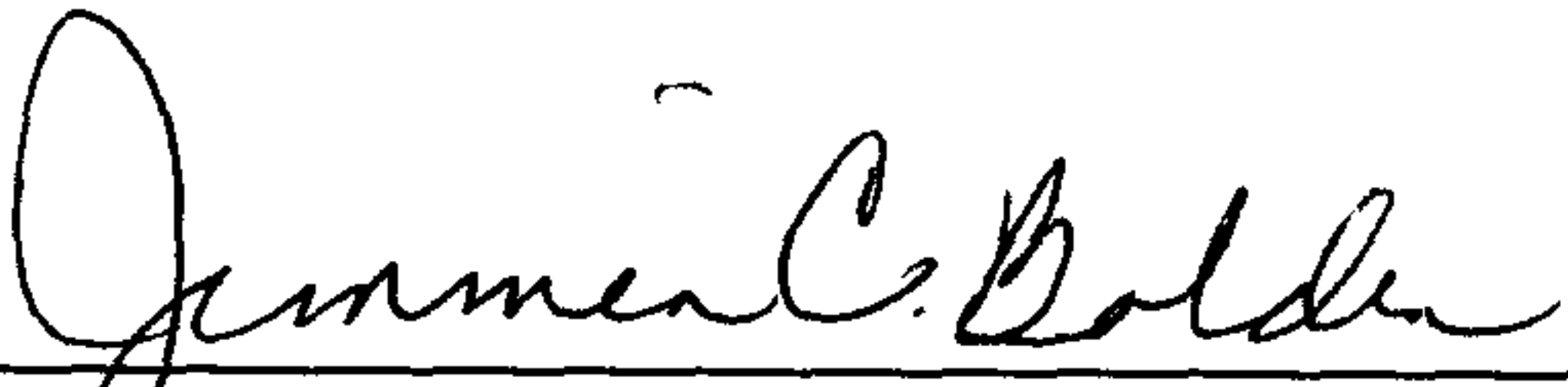
The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid Line of Credit and mortgage to a mortgage executed to **First National Bank of Shelby County recorded in Instrument Number 20030721000465230** in the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

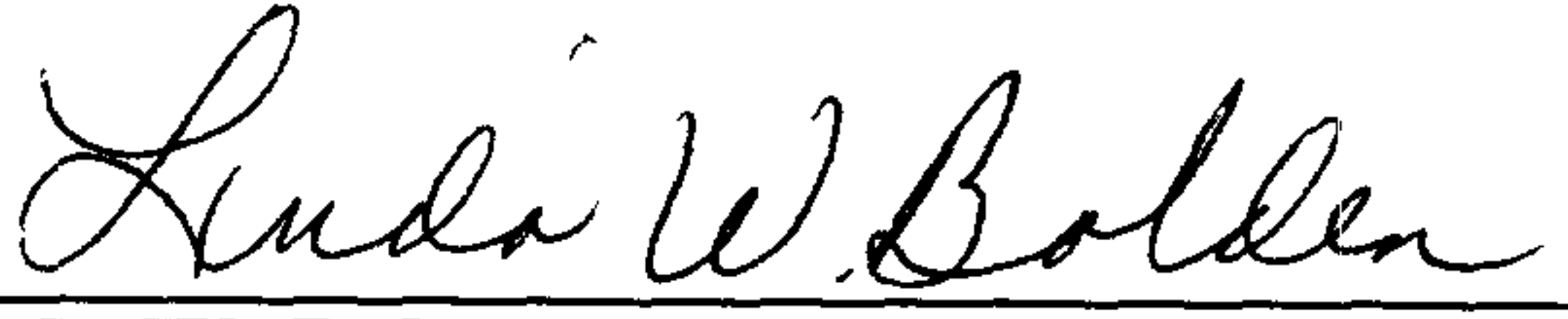
MORTGAGOR:



Linda W. Bolden




Jimmer C. Bolden



**Linda W. Bolden as
Attorney in Fact for
Jimmer C. Bolden**

FIRST NATIONAL BANK OF SHELBY COUNTY

by 

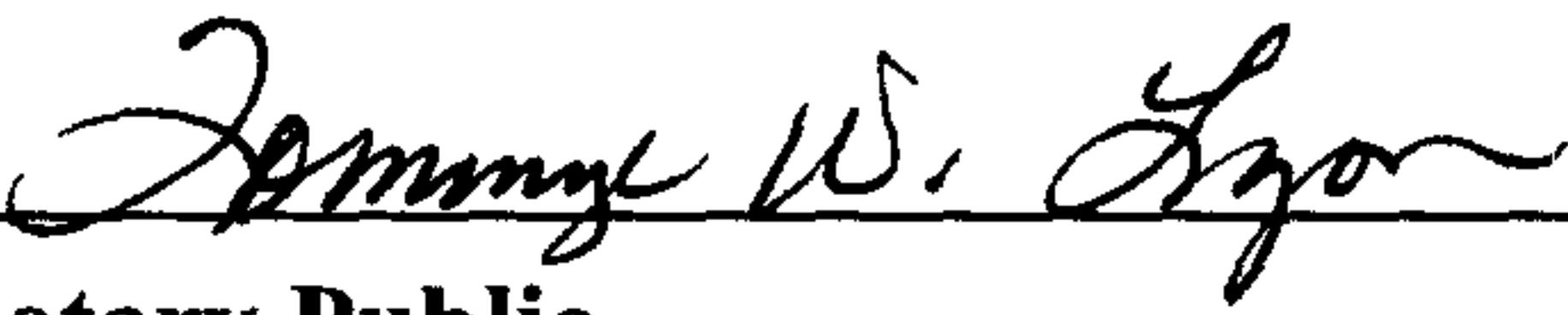
William R. Justice
as its: **In-House Attorney**

ACKNOWLEDGMENT:

STATE OF ALABAMA }
COUNTY OF SHELBY }

I, the undersigned authority, a Notary Public in and for said County in said State do hereby certify that **Linda W. Bolden, wife of Jimmer C. Bolden,** whose name 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 this conveyance she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this, the 15th day of July, 2003.

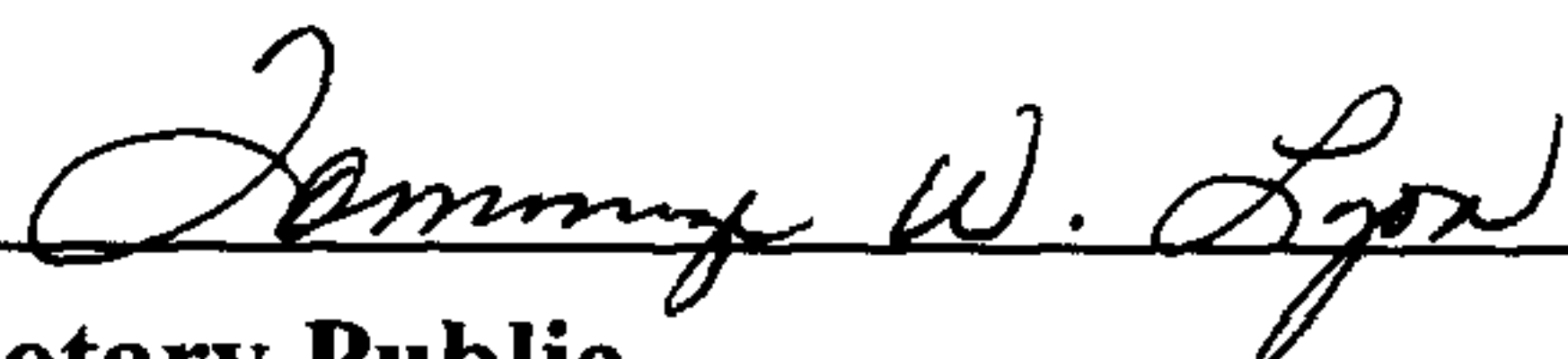


Notary Public
My Commission Expires: 12-19-03

STATE OF ALABAMA }
COUNTY OF SHELBY }

I, the undersigned authority, a Notary Public in and for said County in said State do hereby certify that **Linda W. Bolden, as Attorney in Fact for Jimmer C. Bolden,** whose name as Attorney in Fact for Jimmer C. Bolden 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 this conveyance she, as such Attorney in Fact, executed the same voluntarily on the day the same bears date for and as the act of said Jimmer C. Bolden.

Given under my hand and official seal this, the 15th day of July, 2003.



Notary Public
My Commission Expires: 12-19-03

STATE OF ALABAMA }
COUNTY OF SHELBY }

I, the undersigned authority in and for said County and State hereby certify that **William R. Justice** whose name as **In-House Attorney** of First National Bank of Shelby County, is signed to the foregoing agreement and who is known to me, acknowledged before me on this day that, being informed of the contents of the agreement, he as such officer and with full authority, executed the same voluntarily for and as the act of said bank.

Given under my hand and official seal, this day of July, 2002.



Notary Public

My Commission Expires: 12-19-03

First National Bank of Shelby County
P. O. Box 977
Columbiana, AL 35051