

7885009843

SUBORDINATION AGREEMENT

This Subordination Agreement is made and entered into this 13th day of June, 2003,
by and between SOUTHTRUST BANK,
Party of the First Part, and U.S. BANK N.A.,
duly organized and existing under the Laws of THE UNITED STATES OF AMERICA,
Party of the Second Part;

WITNESSES:

THAT WHEREAS, the Party of the First Part is the owner and holder of a certain
Mortgage, in the name of Eric R. and Cynthia S. Underwood
dated 10/21/02, in
the original principal amount of \$ 35,000.00 which has an outstanding present balance
of \$ _____ and appears of record in Mortgage Book _____, Page _____, or
Instrument # 2002-58748, in the Office of Shelby County,
State of ALABAMA.

WHEREAS, the First Party has been requested to subordinate the lien of its
Mortgage to a new first Mortgage in the principal amount
not to exceed \$ 94,200.00 Dollars.

NOW THEREFORE, in consideration of the mutual promises and covenants herein
contained and other good and valuable considerations, the receipt and sufficiency of which are
hereby acknowledged, the Party of the First Part does hereby subordinate and make inferior in
lien, the lien of its certain Mortgage dated the 21st day of October,
2002, which appears of record in Mortgage Book _____, Page _____, or
Instrument # 2002-58748, in the Office aforesaid, to the lien of a certain new
mortgage dated July 9, 2003 in favor of the Party of the Second Part not to exceed the
Principal amount of \$ 94,200.00, said Mortgage, appearing of record
in Mortgage Book _____, Page _____, or Instrument # _____ in the
Office of the Clerk aforesaid.

20030724000475580

IN TESTIMONY WHEREOF, witness the signature of the First Party the day and year first above mentioned, by its Asst. Vice President thereunto duly authorized by a resolution of its Board of Directors.

20030724000475510 Pg 2/2 14.00
Shelby Cnty Judge of Probate, AL
07/24/2003 02:10:00 FILED/CERTIFIED

Jenny Robb
Jenny House

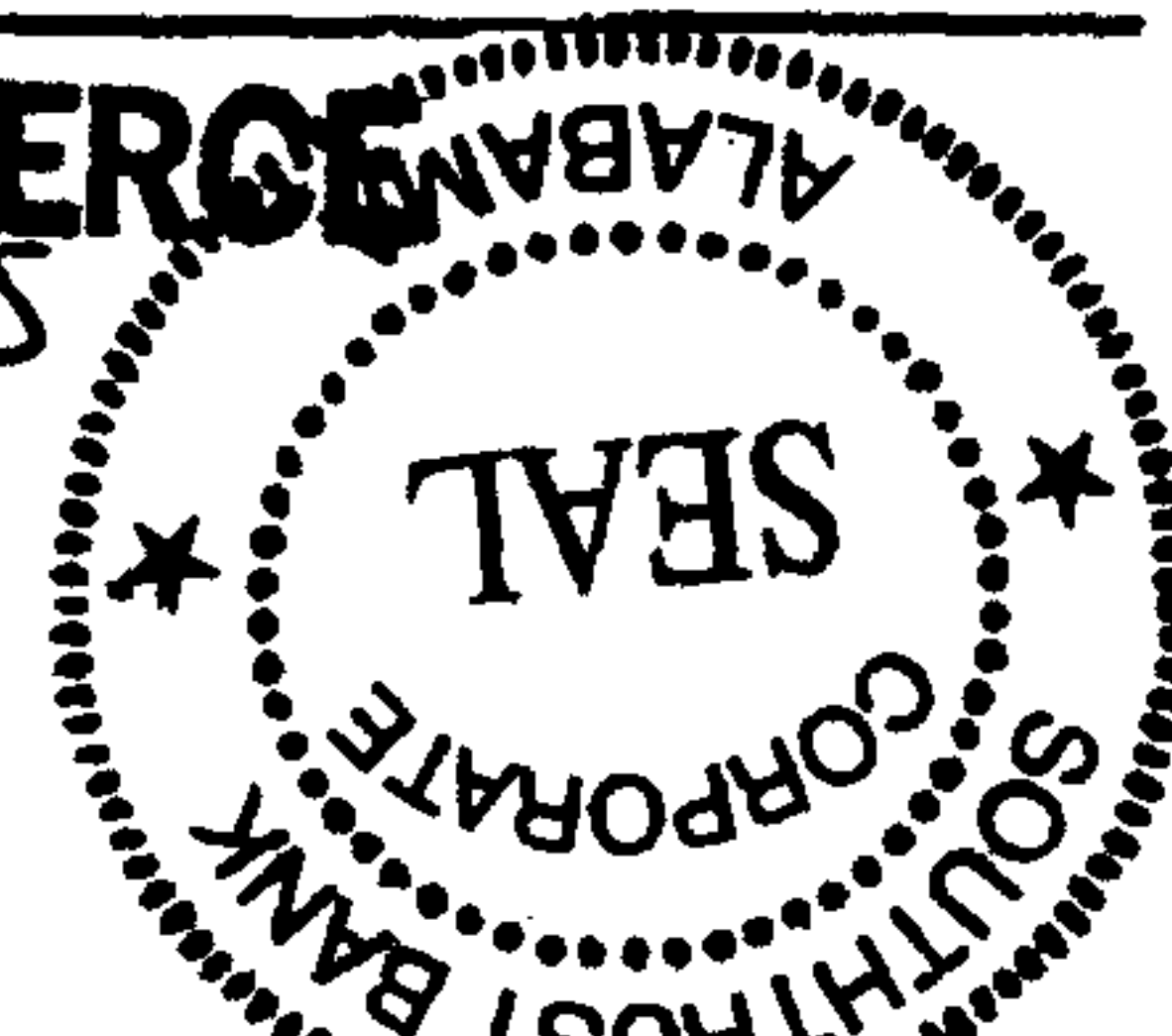
Company: SOUTHTRUST BANK

By: Stephen Pierce

Title: Asst Vice Pres

STATE OF Alabama
COUNTY OF Jefferson

} SCT.



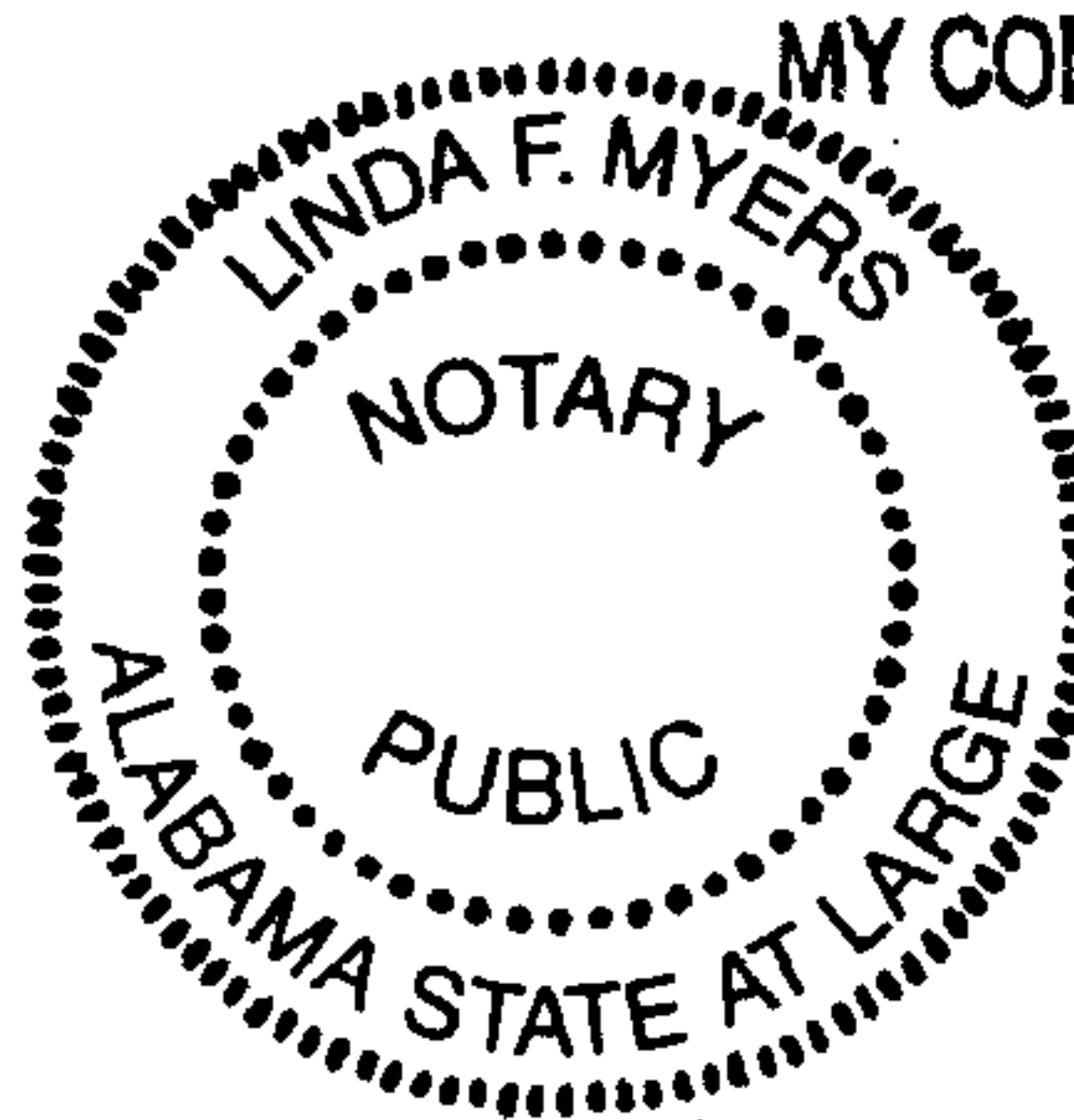
On this the 18 day of June, 03, before me the undersigned, a Notary Public of the State of Alabama, personally appeared **STEPHEN PIERCE** as Asst Vice Pres of SouthTrust Bank, and that the foregoing instrument was signed on behalf of said corporation by Authority of its Board of Directors, and that they acknowledged the execution of said instrument to be the voluntary act and deed of said corporation.

Linda F. Myers
Notary Public
My Commission Expires: _____

MY COMMISSION EXPIRES MAY 30, 2005

Prepared by: MELINDA JENKINS

AFTER RECORDING MAIL TO
U.S. BANK HOME MORTGAGE
ATTENTION FINAL DOC
221 WEST CHERRY
NEVADA, NO 64772



HOLLIMAN, SHOCKLEY & KELLEY
ATTN: JOHN OR JIM HOLLIMAN
2001 PELHAM PARKWAY
HIGHWAY 31 AT OAK MOUNTAIN
PELHAM, ALABAMA 35124