

SUBORDINATION AGREEMENT

20030812000530400 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
08/12/2003 15:05:00 FILED/CERTIFIED

STATE OF ALABAMA)

JEFFERSON COUNTY)

WHEREAS, Earl & Shirley Waller, has applied for a loan from America's Wholesale Lender to refinance their existing mortgage, dated 7-29-99, of record in INST NO 1999-37103 in the Probate Office of Shelby County, Alabama, to said company, covering the following described property, situated in Shelby County, Alabama, to-wit:

Lot 30, according to the final plat of Linwood Estates, as recorded in Map Book 11, Page 45, in the Probate Office of Shelby County, Alabama.

And

WHEREAS, **FIRST FINANCIAL BANK**, formerly **First Federal Savings Bank** is the owner and holder of that certain mortgage from Earl & Shirley Waller, dated 7-29-1999 of record in INST NO 1999-37103, in said Probate Office, covering the above described real estate; and

WHEREAS, **FIRST FINANCIAL BANK**, formerly **First Federal Savings Bank** has agreed to subordinate its mortgage of said real estate to the new first mortgage to be executed by said Earl & Shirley Waller, to America's Wholesale Lender and recorded as 20030812000530410 in said Probate Office.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS, That the undersigned **FIRST FINANCIAL BANK**, formerly **First Federal Savings Bank** hereby agrees that its mortgage above referred to is hereby subordinated and made junior and subservient to the first mortgage executed by Earl & Shirley Waller, to America's Wholesale Lender in the new loan amount of \$111,200.00.

Mortgage Amount \$26,800.00

FIRST FINANCIAL BANK

By

W. Max Adams
Its: Assistant Vice President

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that W. Max Adams, whose name as Assistant Vice President of **First Financial Bank**, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, he, 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 seal, this 14th day of July, 2003.

SEAL

Michelle L. Yalough
NOTARY PUBLIC
MY COMMISSION EXPIRES FEBRUARY 2, 2004

My Commission Expires