

SUBORDINATION AGREEMENT

20030821000550870 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
08/21/2003 08:25:00 FILED/CERTIFIED

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 30th day of July, 2003 by and between **C. David Darnell and wife, Jennifer J. Darnell**. (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County** (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Line of Credit and Mortgage to the Mortgagee, said Line of Credit being recorded in **Instrument Number 2000-07408 (Mortgage)**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

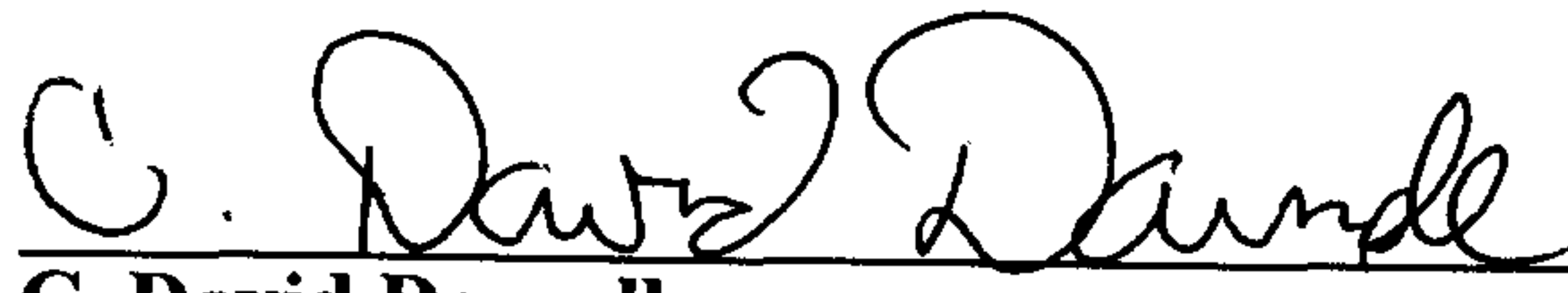
Lot 67, according to the survey of Woodvale, as recorded in Map Book 12, Pages 21 and 22 in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.


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 Federal of the South d/b/a SouthFirst Mortgage** its **Successors and/or Assigns** recorded in **Instrument Number** _____ in the Office of the Judge of Probate of Shelby County, Alabama.

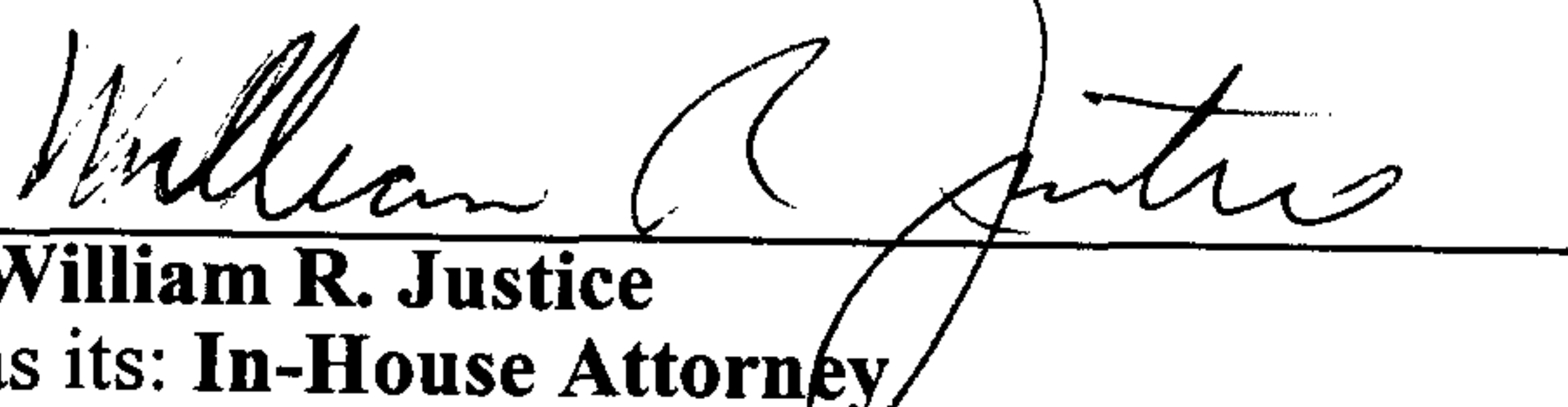
In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGOR:


C. David Darnell


Jennifer J. Darnell

FIRST NATIONAL BANK OF SHELBY COUNTY

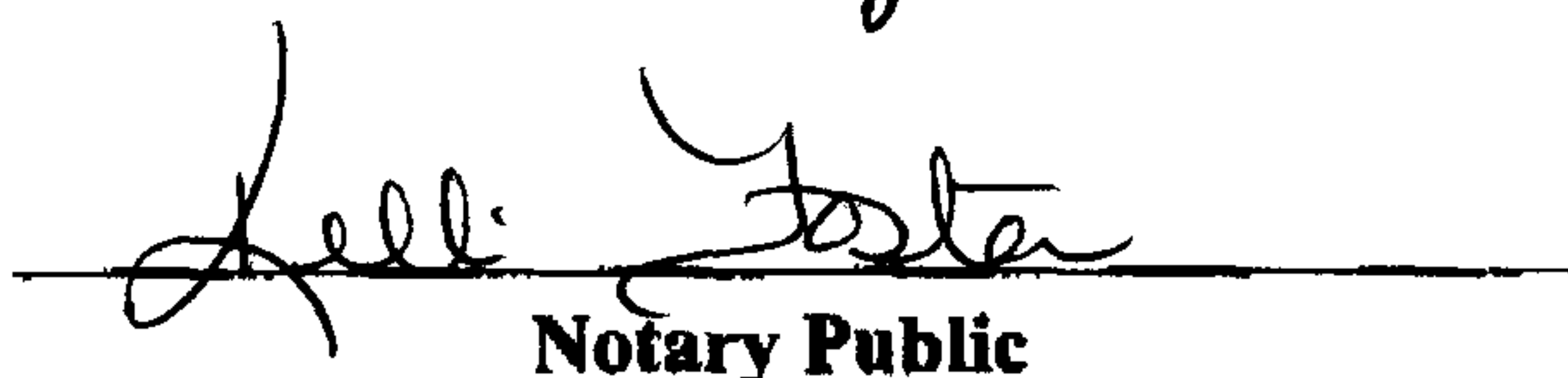
by 
William R. Justice
as its: In-House Attorney

20030821000550870 Pg 2/2 14.00
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STATE OF ALABAMA**COUNTY OF Shelby**

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that C. David Darnell and Jennifer J. Darnell, husband and wife, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31 day of July, 2003.

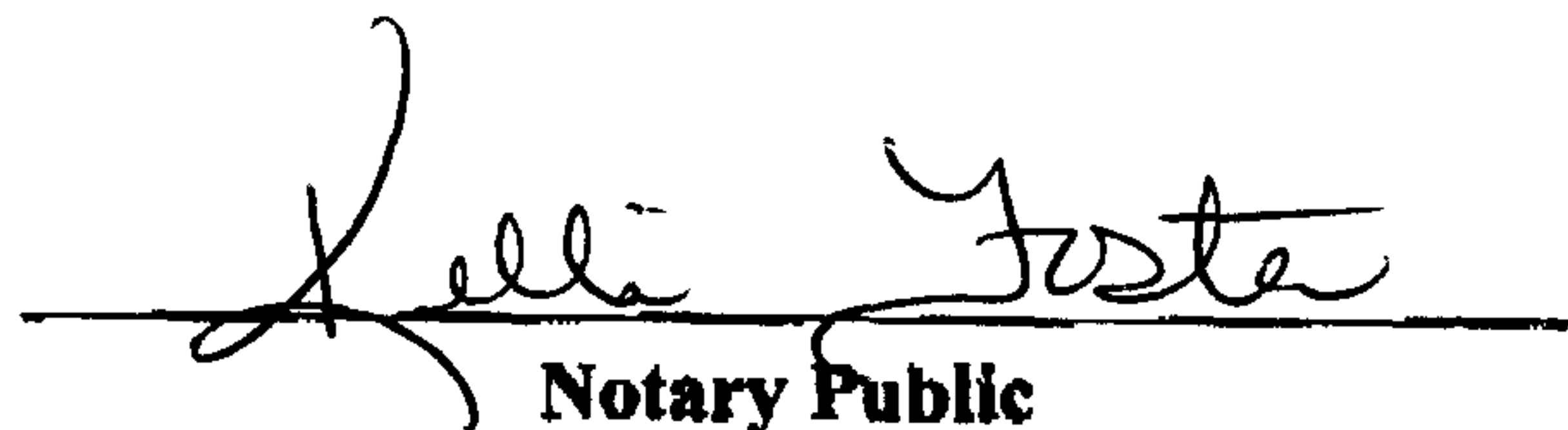

Notary Public

My Commission Expires: MY COMMISSION EXPIRES JAN. 18, 2005

STATE OF ALABAMA**COUNTY OF SHELBY**

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Justice, whose name as In-House Attorney for First National Bank of Shelby County, 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 instrument, he in his capacity as In-House Counsel and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and seal of office on this 30th day of July, 2003.


Notary Public

My Commission Expires: MY COMMISSION EXPIRES JAN. 18, 2005

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