

STATE OF ALABAMA
JEFFERSON COUNTY

20030904000588750 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
09/04/2003 08:40:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

SOUTHTRUST BANK is the owner and holder of that certain mortgage executed by ROBERT P. SBRISSA and spouse, MONICA SBRISSA dated December 6, 2002 and recorded in Inst # 20021230000651630, in the Probate Office of SHELBY County, Alabama.

SOUTHTRUST BANK does hereby declare the lien of its said mortgage and the debt thereby secured to now be Second and Subordinate to the lien and claim of that certain mortgage given by ROBERT P. SBRISSA and spouse, MONICA SBRISSA dated 8/6/03 to HIBERNIA NATIONAL BANK which secures a debt in the amount of \$146,985.00 and is recorded in Inst. # 20030904000588740 in the Probate Office of SHELBY County, Alabama.

Both mortgages pertain to certain real property described as follows:

LOT 122, ACCORDING TO THE AMENDED MAP OF HICKORY RIDGE
SUBDIVISION, RECORDED IN MAP BOOK 11, PAGE 79, IN THE
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

This Subordination Agreement has been caused to be executed and delivered on this 25
day of JULY, 2002.



SOUTHTRUST BANK

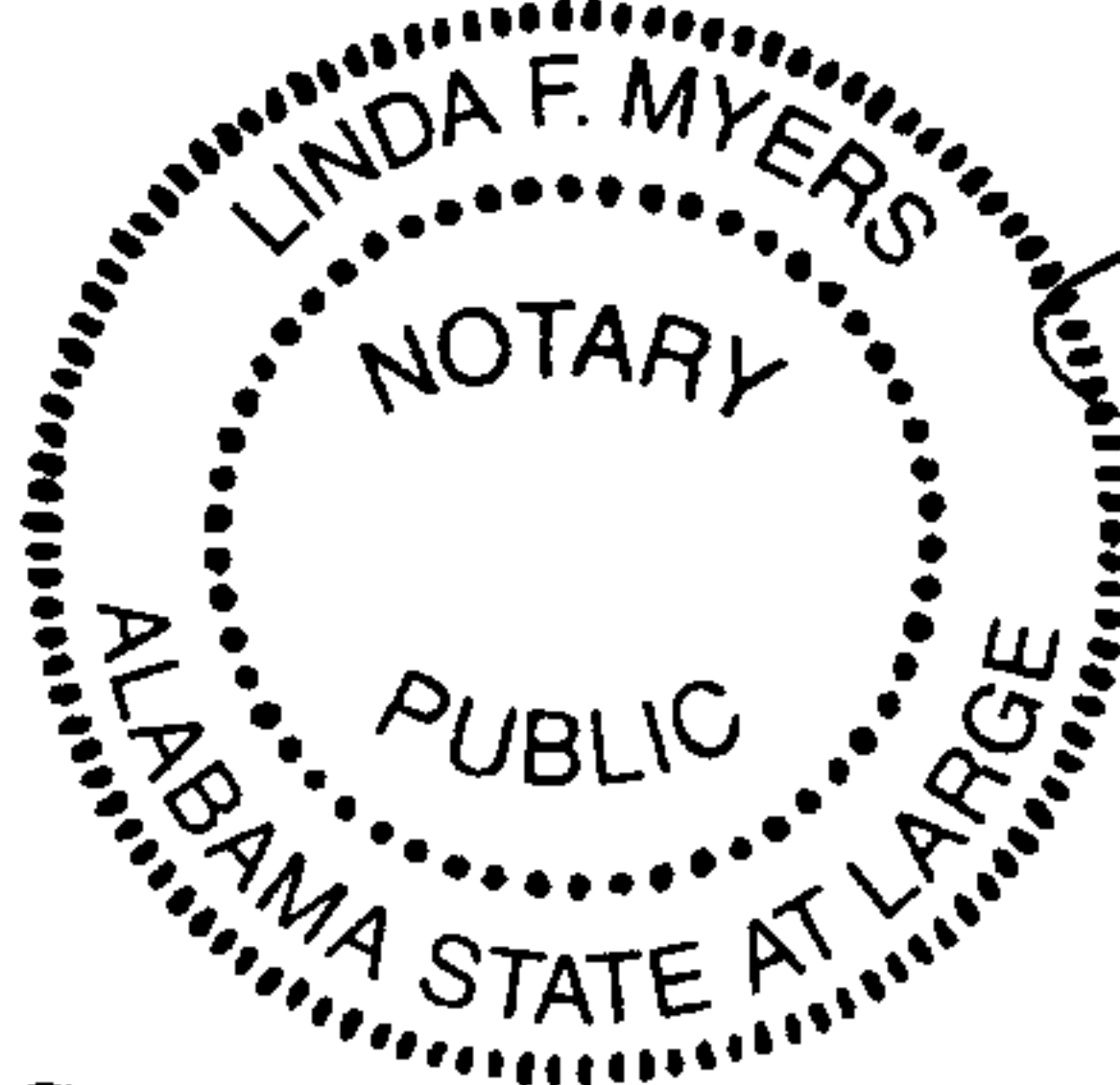
BY: Sandra Martin

ITS Asst. Vice Pres.

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said State hereby certify that Sandra Martin whose name as AMP of SOUTHTRUST BANK, is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she as such officer and with full authority, executed the same voluntarily as the act of SOUTHTRUST BANK.

Given under my hand and official seal this 25 day of JULY, 2003.



Linda F. Myers
Notary Public

Print Name: _____

Commission Expires: _____

MY COMMISSION EXPIRES MAY 30, 2005

PREPARED BY:
GENE W. GRAY, JR., P.C.
2100 SOUTHBRIDGE PKWY, #638
BIRMINGHAM, ALABAMA 35209