

SUBORDINATION AGREEMENT

20030911000612140 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
09/11/2003 13:14:00 FILED/CERTIFIED

STATE OF ALABAMA
COUNTY OF JEFFERSON

THAT, WHEREAS, GAYLAND L. GLOSS AND SPOUSE, GRACE H. GLOSS, have an outstanding lien in favor of SOUTHTRUST BANK, dated and recorded on September 11, 2001, in the Probate Office of SHELBY COUNTY, Alabama, in Instrument 2001-39063, on certain real estate described herein to secure an indebtedness of \$35,000.00 said lien is in full force and effect, and,

WHEREAS, GAYLAND L. GLOSS AND SPOUSE, GRACE H. GLOSS, have made an application to CITIZENS BANK for a loan in the sum of \$218,500.00 and said CITIZENS BANK is willing to make said loan to the said GAYLAND L. GLOSS AND SPOUSE, GRACE H. GLOSS, provided he/she/they furnish it with a mortgage on the lands described in the aforesaid lien, and the said SOUTHTRUST BANK subordinate the above described lien and make the same second and subservient to the mortgage to CITIZENS BANK, as recorded in INST.# * 20030911000612130 and, * 20030911000612130

WHEREAS, the said SOUTHTRUST BANK is willing to subordinate its said lien and make the lien second and subservient to the mortgage of the said to CITIZENS BANK as an inducement to it to make said loan.

IT IS FURTHER agreed that should default in the payments under the terms of the real estate mortgage to SOUTHTRUST BANK, the said Lender agrees to notify to CITIZENS BANK of said default prior to taking legal action.

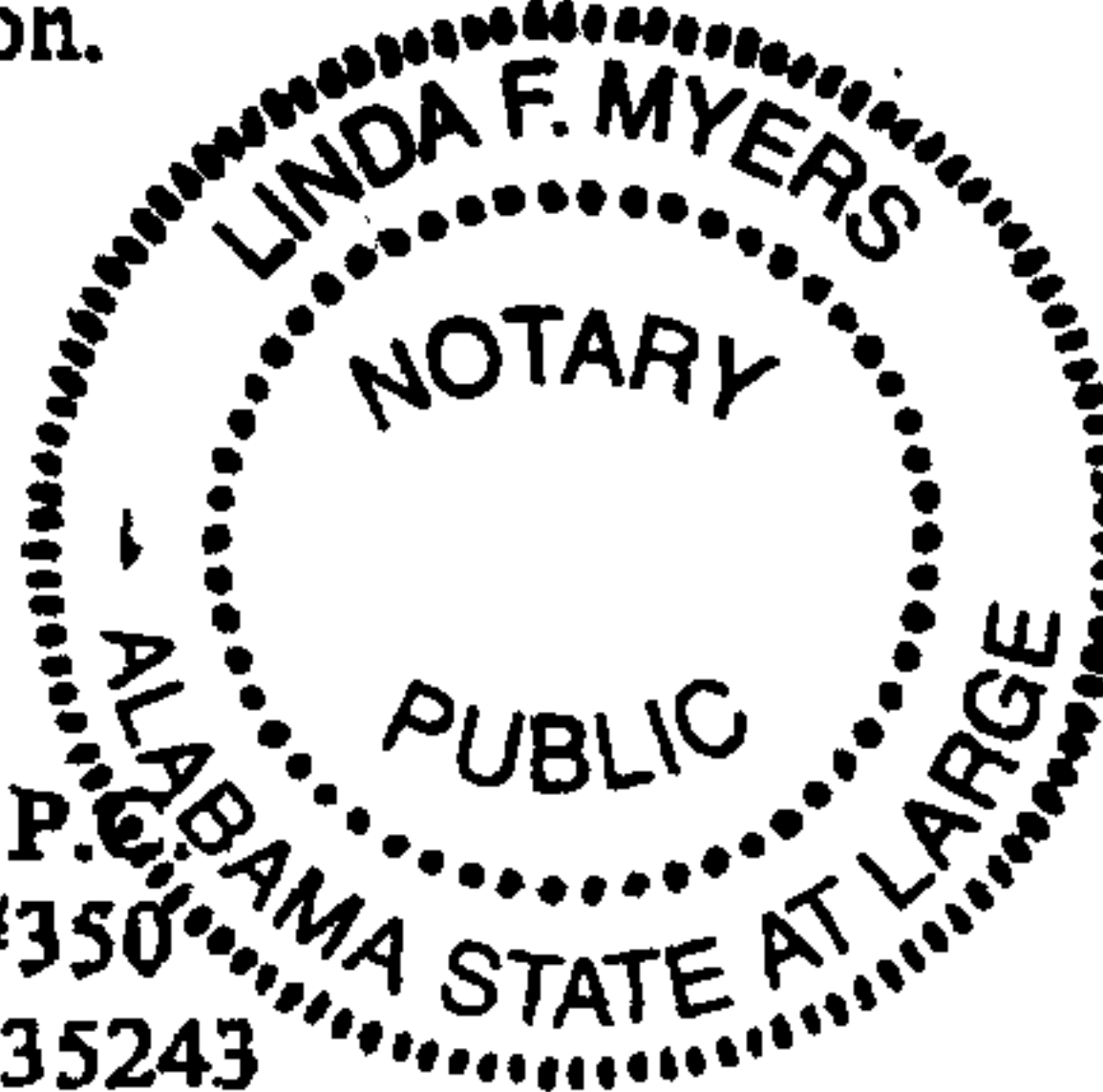
IN WITNESS WHEREOF, the said SOUTHTRUST BANK has caused its name to be hereunto signed on the 15 day of August

STATE OF ALABAMA
COUNTY OF JEFFERSON



SOUTHTRUST BANK
BY: Stephen A. Pierce
ITS: Asst Vice Pres

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen A. Pierce whose name as Asst Vice Pres of SOUTHTRUST BANK, a corporation, is signed to the foregoing instrument, and who known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, she/he executed the same voluntarily for and as the act of said corporation.



BAM 3/250

Prepared By:
STEWART & ASSOCIATES, P.C.
3595 GRANDVIEW PKWY, #350
BIRMINGHAM, ALABAMA 35243

Linda F. Myers
Notary Public
My Commission expires: MY COMMISSION EXPIRES MAY 30, 2005

RELI INC