

SUBORDINATION AGREEMENT

20030926000650850 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
09/26/2003 14:57:00 FILED/CERTIFIED

STATE OF ALABAMA
COUNTY OF JEFFERSON

THAT, WHEREAS, DAVID D. WILLINGHAM, have an outstanding lien in favor of SOUTHTRUST BANK, dated MARCH 9, 2001, recorded APRIL 3, 2001, in the Probate Office of SHELBY COUNTY, ALABAMA, \$18,000.00, and said lien is in full force and effect, and,

WHEREAS, DAVID D. WILLINGHAM have made an application to SOUTHTRUST MORTGAGE CORPORATION for a loan in the sum of \$159,000.00 and said to SOUTHTRUST MORTGAGE CORPORATION is willing to make said loan to the said DAVID D. WILLINGHAM, 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 SOUTHTRUST MORTGAGE CORPORATION, as recorded in INST.# * Inst # 2003 09 26 000 650 840 and,

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 SOUTHTRUST MORTGAGE CORPORATION 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 SOUTHTRUST MORTGAGE CORPORATION 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 11 day of Sept 2003.

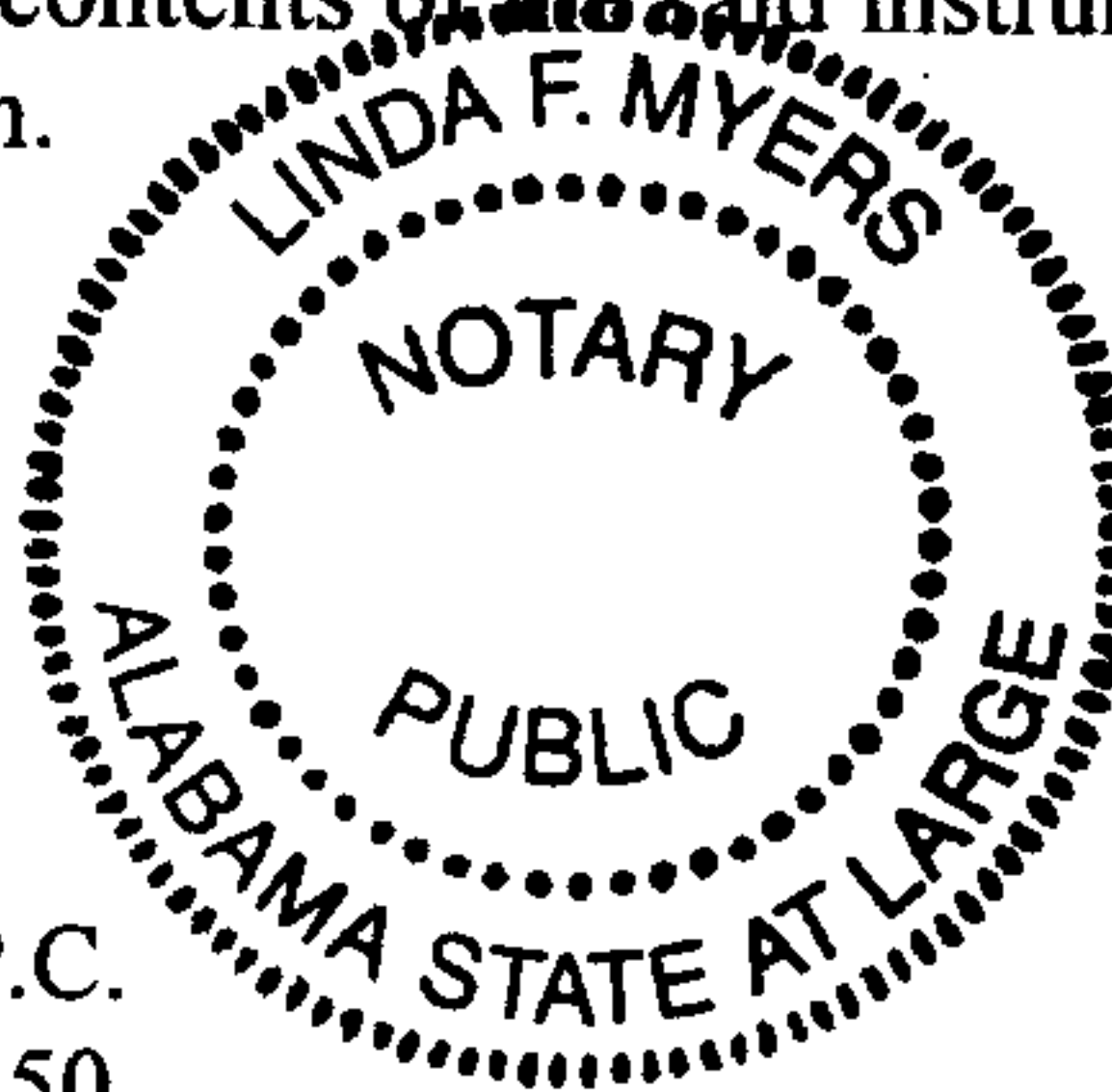
SOUTHTRUST BANK

BY: Stephen A Pierce Stephen A Pierce
ITS: Asst Vice Pres



STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen A. Pierce, whose name as AVP 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.



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

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

BH m 31328
Reli, Inc.
the TITLE and CLOSING PROFESSIONALS
3595 Grandview Pkwy, Ste 350
Birmingham, AL 35243