

This Document being re-recorded to add
Mortgage volume number and date.

Subordination Agreement

20031208000793160 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
12/08/2003 09:56:00 FILED/CERTIFIED

In consideration of the premises, SouthTrust Bank does hereby subordinate and make junior thereto its mortgage from Charles R. Hayes and wife, Diann D. Hayes in the amount of \$54,000.00 filed 8/30/01 and recorded 9/19/01 in volume 2001, page 40601 in Shelby County, Alabama, to the certain mortgage from Citizens Bank to Charles R. Hayes and wife, Diann D. Hayes dated 11-14-03, filed on 12-8-03 and recorded in volume 200312, 0800793160 in the Office of the Judge of Probate of Shelby County, Alabama.
New first mortgage not to exceed \$240,000.00
Dated this 12th day of November, 2003.



SouthTrust Bank
Stephen A. Pierce
Asst. Vice President

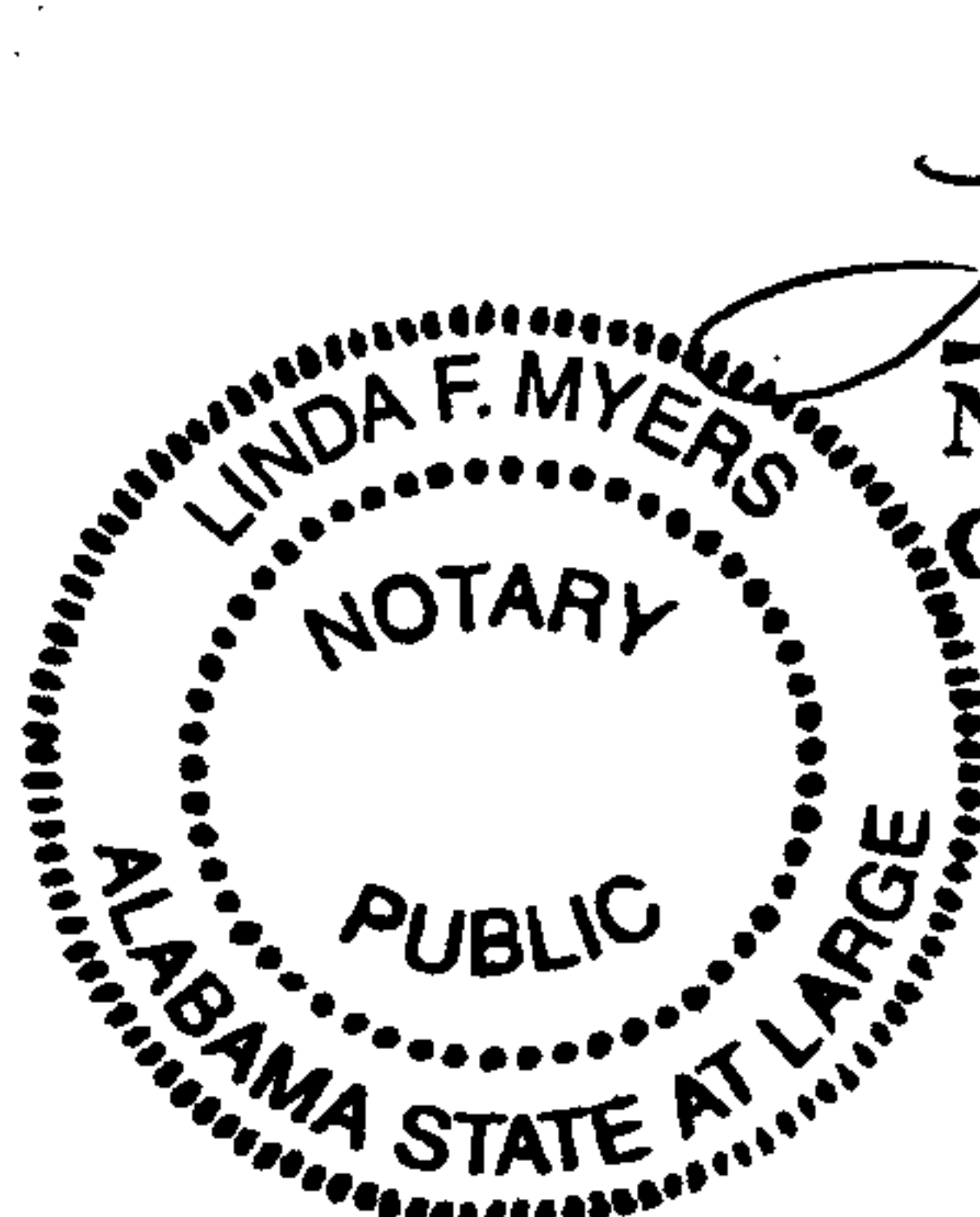
20040121000035520 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
01/21/2004 10:21:00 FILED/CERTIFIED

STATE OF ALABAMA

COUNTY OF Jefferson

I, Linda F. Myers, the undersigned, a Notary Public, in and for said county, in said state, hereby certify that Stephen A. Pierce whose name is signed as Asst. Vice President is signed to the foregoing agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of the agreement, (he) (she), 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 12th day of Nov, 2003.



Linda F. Myers
NOTARY PUBLIC
Commission expires: MY COMMISSION EXPIRES MAY 30, 2005

3-1929