

Subordination Agreement

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In consideration of the premises, SouthTrust Bank does hereby subordinate and make junior thereto its mortgage in the amount of \$16,000.00 from James N. Lombard and Sylvia Smith Lombard dated 3/21/00 and filed 9/17/00 in volume 2001 page 40132 in Shelby County, Alabama, to the certain mortgage from Ohio Savings Bank to James N. Lombard and wife, Sylvia Smith Lombard dated 1-12-04, filed on 1-21-04 and recorded in volume Int# 20040121000035530 in the Office of the Judge of Probate of Shelby County, Alabama.

Dated this 8th day of January, 2003.2004



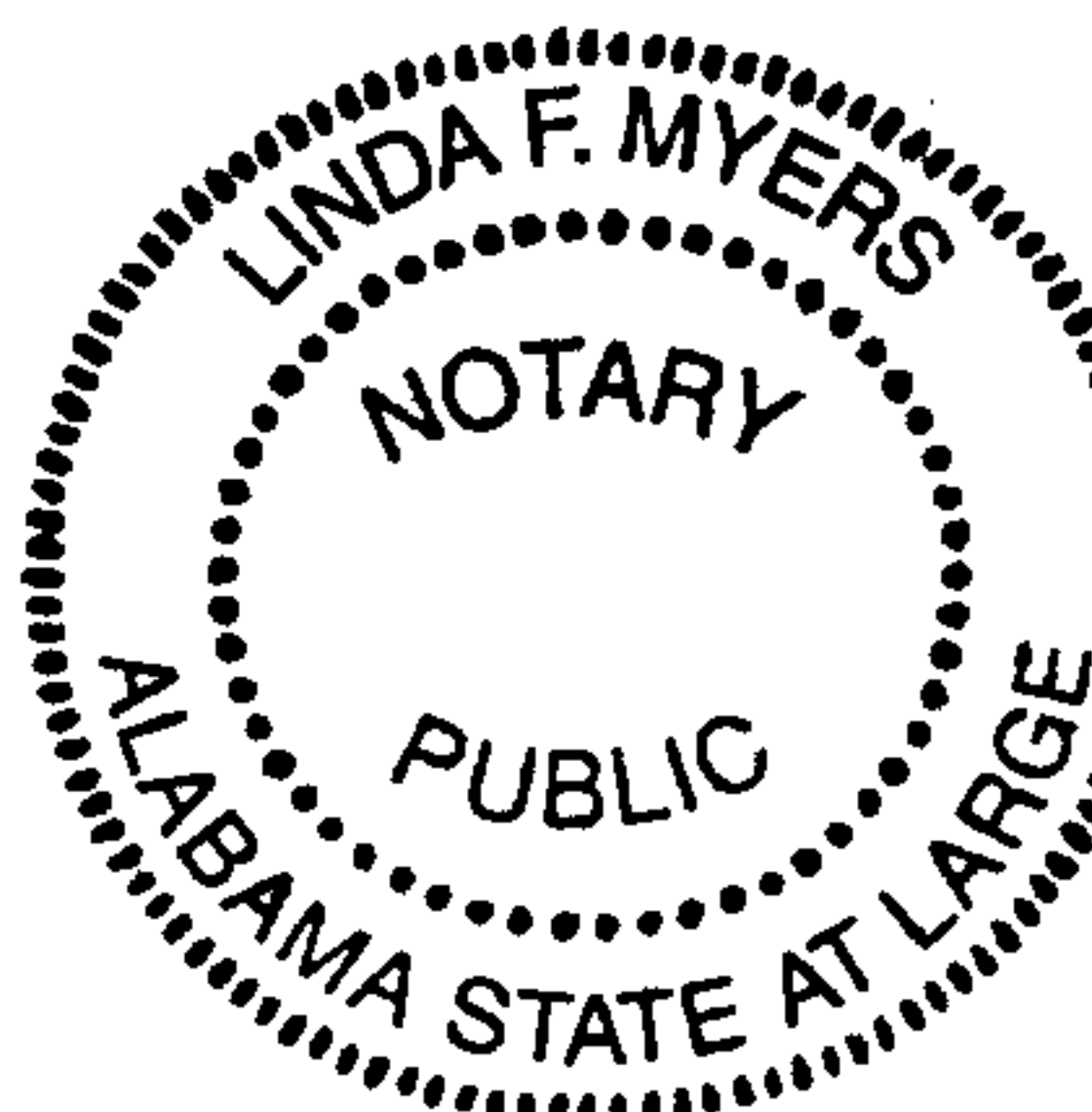
South Trust Bank
Stephen A. Pierce
Asst. Vice President

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 8 day of January, 2004.



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

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