

This instrument was prepared by
Rebecca Hagewood
Pinnacle Bank
2013 Canyon Road
Birmingham, Alabama 35216

RETURN TO:
Pinnacle Bank
2013 Canyon Road
Birmingham, Al 35216

STATE OF ALABAMA
COUNTY OF SHELBY

SUBORDINATION AGREEMENT

FOR VALUE RECEIVED, the sufficiency whereof is hereby acknowledged, the undersigned, Southtrust Bank, does by these presents agree that the lien and operation of its certain mortgage against the real estate described below given by Cliff Benton, and recorded in Real Volume X Page _____, in the Probate Office of Shelby County, Alabama, shall be the same real estate dated JANUARY 23, 2004 in the principal sum of Sixty-Two Thousand five Hundred Dollars (\$62,500) given by CLIFF BENTON, AN UNMARRIED MAN, to Pinnacle Bank, 2013 Canyon Road, Birmingham, Alabama, 35216.

* Inst. NO 20040129000048340

The real estate made the subject of this agreement is situated in Shelby County, Alabama, and is described as follow, to-wit:

LOT 33, ACCORDING TO THE MAP AND SURVEY OF STRATFORD PLACE, PHASE I, FINAL PLAT, AS RECORDED IN MAP BOOK 11, PAGE 124, AND CORRECTED MAP RECORDED IN MAP BOOK 12, PAGE 38, AS RECORDED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED IN SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

Given under the hand and seal of the undersigned this 14 day of Jan, 2004.



SOUTHTRUST BANK

BY: Stephen A. Pierce
ITS: Asst. Vice President

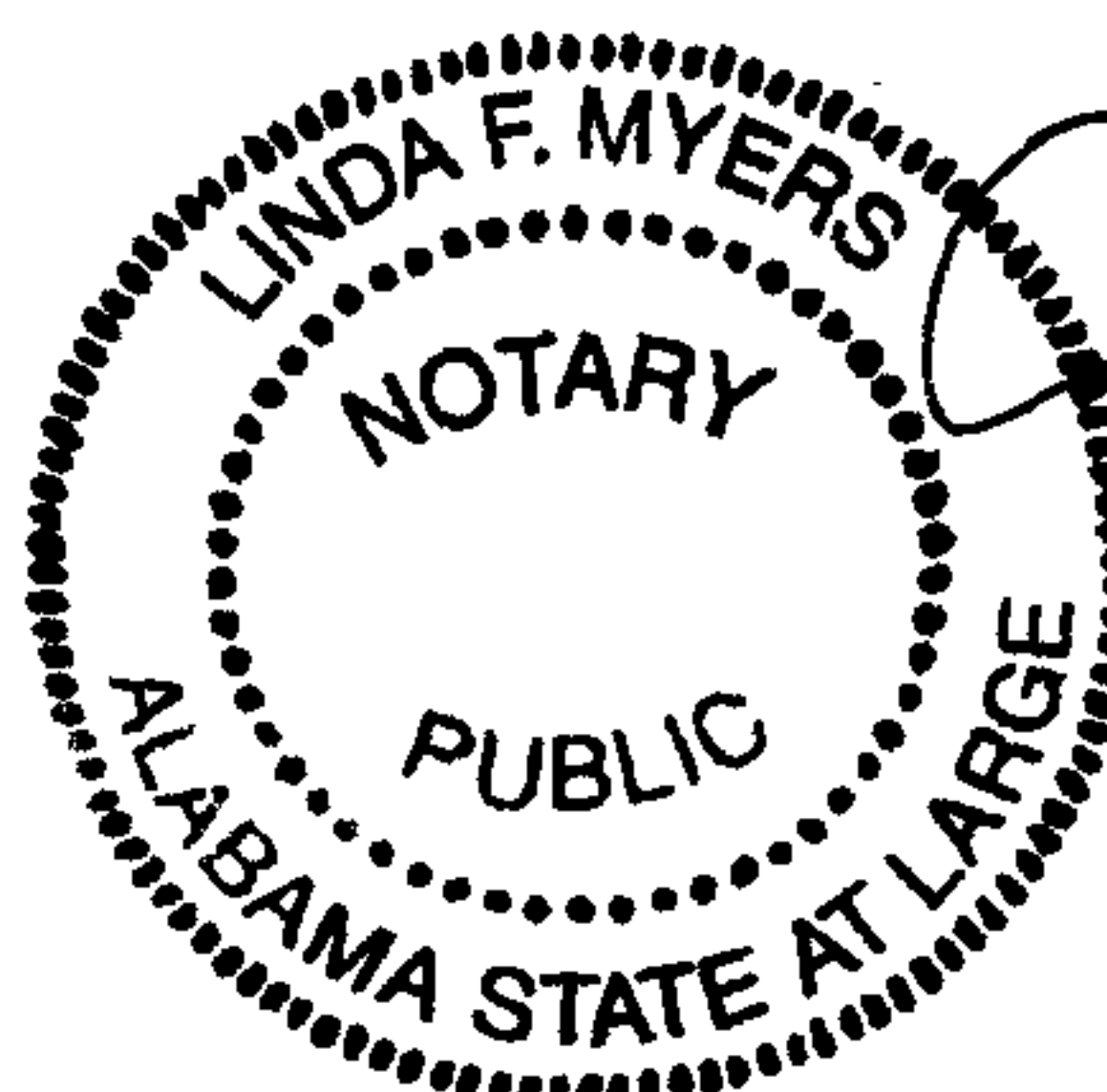
STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that Stephen A. Pierce, whose name as Asst. Vice President of Southtrust Bank, a Corporation, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this date that being informed of the contents of the instrument, she with full authority, executed it voluntarily for and as the act of said corporation on the date the same bears date.

Given under my hand and seal this 14 day of Jan, 2004.

My Commission Expires:

MY COMMISSION EXPIRES MAY 30, 2005



Linda F. Myers
Notary Public