

STATE OF ALABAMA  
~~JEFFERSON COUNTY~~  
SHELBY

SUBORDINATION AGREEMENT

SOUTHTRUST BANK is the owner and holder of that certain mortgage from John J. Ryan, dated September 1, 2001, with a face amount of \$12616.00 and recorded in Instrument No. 2001-42851 in the Probate Office of ~~Jefferson~~ County, Alabama.  
SHELBY

SOUTHTRUST BANK does hereby declare the lien of its said mortgage and the debt thereby secured to now be \$4973.00 and Subordinate to the lien of Coats and Co., Inc. and claim of that certain mortgage dated August 20, 2003 from John J. Ryan, secures a debt in the amount of \$134800.00 and is recorded in Inst. # 2003- in the Probate Office of ~~Jefferson~~ County, Alabama.  
0828000572760 SHELBY

Both mortgages pertain to certain real property described as follows:

805 NARROWS POINT DRIVE  
BIRMINGHAM, AL 35242

ACCOUNT # 9500524286

This Subordination Agreement has been caused to be executed and delivered on this 20TH day of August, 2003.

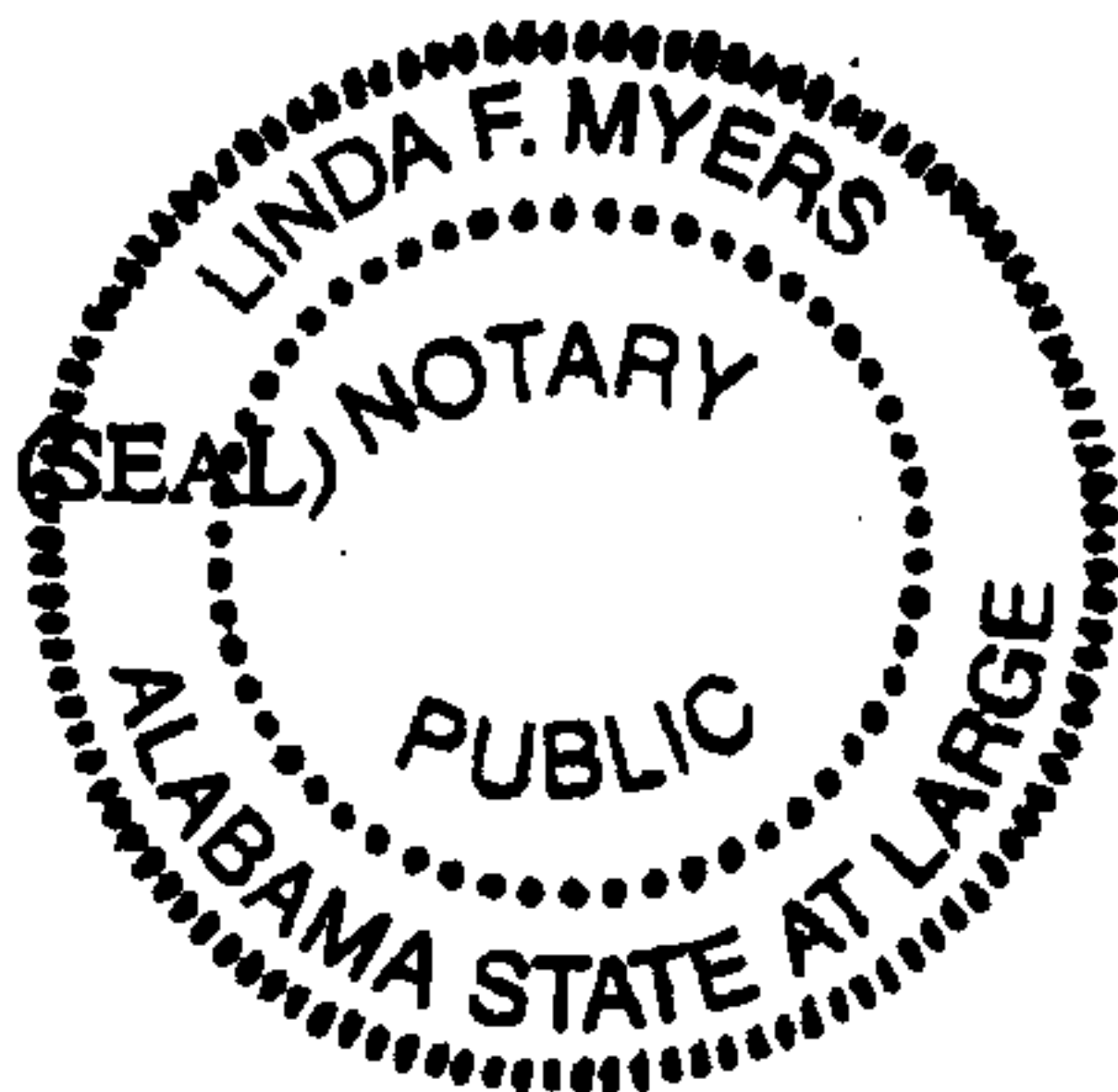
SOUTHTRUST BANK

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



STATE OF ALABAMA  
JEFFERSON COUNTY

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 President of SOUTHTRUST BANK is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she as such officer and with fully authority, executed the same voluntarily as the act of SOUTHTRUST BANK  
Given under my hand and official seal this 20TH day of August, 2003.



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

CERTIFIED TO BE A TRUE AND EXACT COPY  
OF THE ORIGINAL DOCUMENT EXECUTED ON  
THE 20TH DAY OF AUGUST, 2003.

Mark [Signature] 3/8/04