

## SUBORDINATION AGREEMENT

STATE OF ALABAMA  
COUNTY OF SHELBY

THAT, WHEREAS, WILLIAM C. SPEAR, AND SPOUSE, LINDA B. SPEAR, have an outstanding lien in favor of COMPASS BANK, dated the October 10, 2000, recorded in the Probate Office of SHELBY COUNTY, Alabama, in INSTRUMENT NO. 2000-35973, on certain real estate described herein to secure an indebtedness of \$14,000.00, and said lien is in full force and effect, and,

WHEREAS, WILLIAM C. SPEAR, AND SPOUSE, LINDA B. SPEAR, have made an application to CASTLE MORTGAGE CORPORATION for a loan in the sum of \$161,500.00 and said to CASTLE MORTGAGE CORPORATION is willing to make said loan to the said WILLIAM C. SPEAR, AND SPOUSE, LINDA B. SPEAR, provided he/she/they furnish it with a mortgage on the lands described in the aforesaid lien, and the said COMPASS BANK subordinate the above described lien and make the same second and subservient to the mortgage to CASTLE MORTGAGE CORPORATION, as recorded in INST.# X and, \* 20040401000167960

WHEREAS, the said COMPASS BANK is willing to subordinate its said lien and make the lien second and subservient to the mortgage of the said to CASTLE 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 COMPASS BANK, the said Lender agrees to notify to CASTLE MORTGAGE CORPORATION of said default prior to taking legal action.

IN WITNESS WHEREOF, the said COMPASS BANK has caused its name to be hereunto signed on the 22 day of March 2004.

COMPASS BANK

BY: [Signature]

ITS: [Signature]

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that J.S. Byrd, whose name as Vice President of COMPASS 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.

[Signature]  
Notary Public

My Commission expires MY COMMISSION EXPIRES JUNE 1, 2005

Prepared By:  
STEWART & ASSOCIATES, P.C.  
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Reli, Inc.

the TITLE and CLOSING PROFESSIONALS  
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BHMD0403559