

# SUBORDINATION AGREEMENT

20040415000196720 Pg 1/1 11.00  
Shelby Cnty Judge of Probate, AL  
04/15/2004 11:29:00 FILED/CERTIFIED

STATE OF ALABAMA  
COUNTY OF JEFFERSON

THAT, WHEREAS, DAVID E. WOJCZYNSKI AND SPOUSE, JENNIFER M. WOJCZYNSKI, HUSBAND AND WIFE, have an outstanding lien in favor of SOUTHTRUST BANK, dated the 19th day of November, 2002, recorded in the Probate Office of SHELBY COUNTY, Alabama, in INSTRUMENT 20021218000633790, on certain real estate described herein to secure an indebtedness of \$170,000.00; and said lien is in full force and effect, and,

WHEREAS, DAVID E. WOJCZYNSKI AND SPOUSE, JENNIFER M. WOJCZYNSKI, HUSBAND AND WIFE, have made an application to LIBERTY MORTGAGE CORPORATION for a loan in the sum of \$298,000.00 and said to LIBERTY MORTGAGE CORPORATION is willing to make said loan to the said DAVID E. WOJCZYNSKI AND SPOUSE, JENNIFER M. WOJCZYNSKI, HUSBAND AND WIFE, provided he/she/they furnish it with a mortgage on the lands described in the aforesaid lien, and the said SOUTHTRUST BANK subordinate the above described lien and make the same second and subservient to the mortgage to LIBERTY MORTGAGE CORPORATION, as recorded in INST.# and,

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

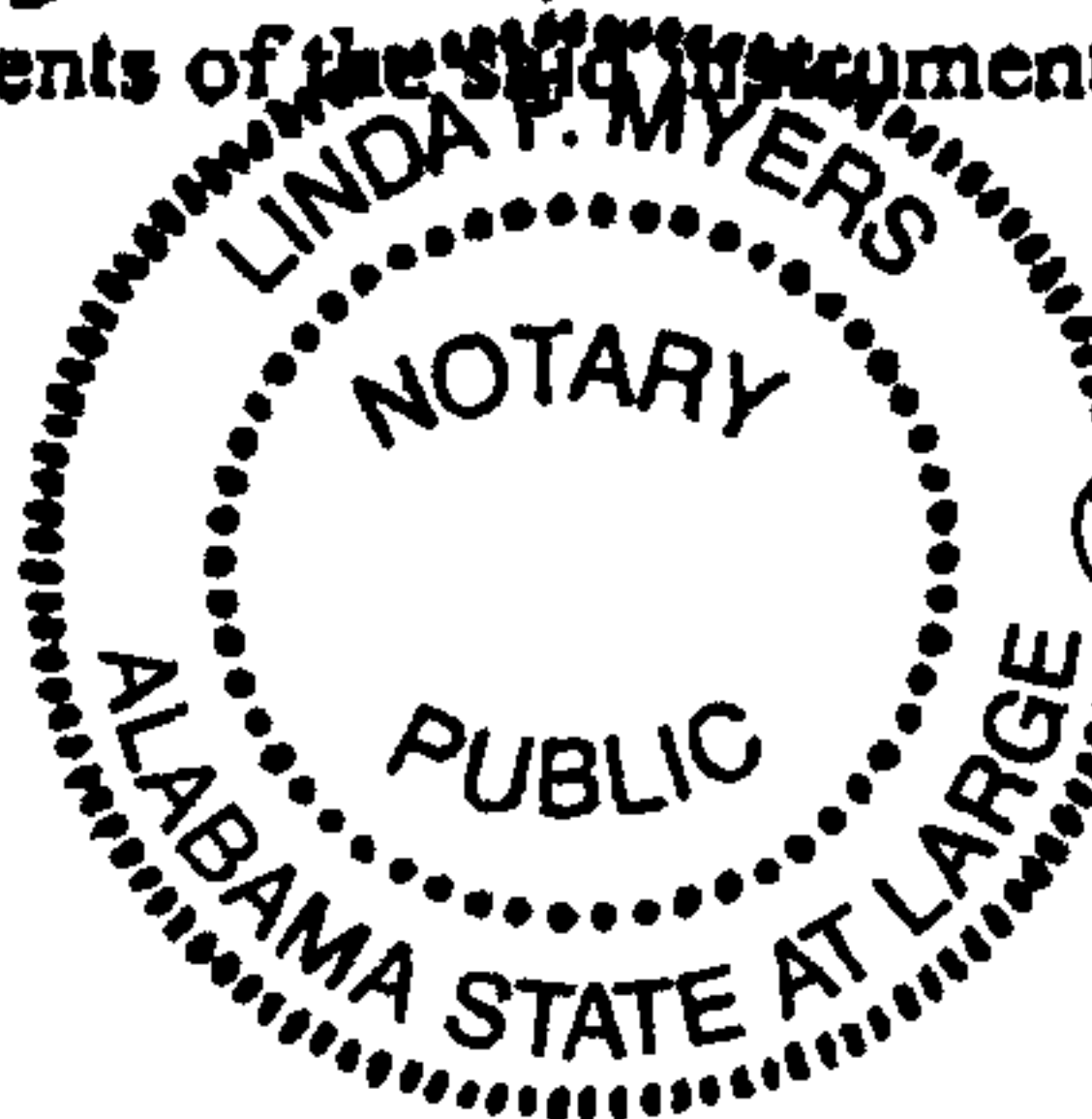
IN WITNESS WHEREOF, the said SOUTHTRUST BANK has caused its name to be hereunto signed on the 8 day of April, 2004.

STATE OF ALABAMA  
COUNTY OF JEFFERSON



SOUTHTRUST BANK  
BY: Stephen A. Pierce  
ITS: Asst Vice Pres.

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that A. Pierce, whose name as Asst Vice Pres of SOUTHTRUST 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.



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

Prepared By:  
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