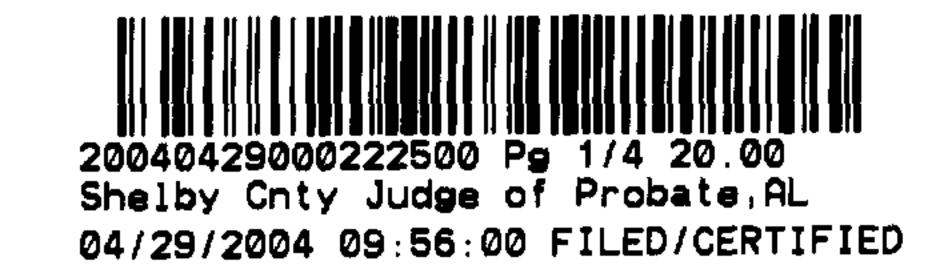
SUBORDINATION AGREEMENT



STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 20th day of April, 2004 by and between **Connie Standifer**, **unmarried** (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County** (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Line of Credit and Mortgage to the Mortgagee, said Line of Credit being recorded in **Instrument Number 20030305000133870**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

Begin at the Northeast corner of the SE 1/4 of the NE 1/4 of Section 3, Township 21 South, Range 3 West, Shelby County, Alabama; thence in a Westerly direction along the North boundary of said quarter-quarter section 253.30 feet to the point of beginning; thence continue in a Westerly direction along said North boundary 200.00 feet; thence turn 91 degrees 50 minutes to the left in a southerly direction 209.18 feet; thence turn 88 degrees and 11 minutes and 42 seconds to the left in an Easterly direction 135.00 feet; thence turn 90 degrees and 00 minutes to the left in a Northerly direction 3.00 feet; thence turn 87 degrees and 21 minutes to the right in a Northeasterly direction 65.40 feet; thence turn 89 degrees and 09 minutes and 18 seconds to the left in a Northerly direction 204.00 feet to the point of beginning; being situated in Shelby County, Alabama.

LESS AND EXCEPT ANY PART WITHIN THE RIGHT OF WAY OF A PUBLIC ROAD OR STREET.

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid

Line of Credit and mortgage to a mortgage executed to Countrywide Home Loans recorded in Instrument

Number

(said mortgage not to exceed \$148,900.00) in

the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGOR:

FIRST NATIONAL BANK OF SHELBY COUNTY

William R. Justice as its: In-House Attorney

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Connie Standifer, unmarried, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this day of April, 2004.	
Notary Public	
My Commission Expires:	

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Justice, whose name as In-House Attorney for First National Bank of Shelby County, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he in his capacity as In-House Counsel and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and seal of office on this 20th day of April, 2004.

Manced A. Sammon.

Notary Public

First National Bank of Shelby County P. O. Box 977 Columbiana, AL 35051 205-669-4423 1ST NAT'L BK SHELBY

792 PØ2 APR 20 'Ø4 10:37

SUBORDINATION AGREEMENT

STATE OF ALABAMA COUNTY OF SHELBY

This Agreement made and entered into this 20th day of April, 2004 by and between Connie Standifer, unmarried (hereinafter collectively called Mortgagor), and First National Bank of Shelby County (hereinafter called Mortgagee).

WITNESSETH

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LESS AND EXCEPT ANY PART WITHIN THE RIGHT OF WAY OF A PUBLIC ROAD OR STREET.

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid

Line of Credit and mortgage to a mortgage executed to Countrywide Home Loans recorded in Instrument

Number

(said mortgage not to exceed \$148,900.00) in

the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGOR:

Connie Standifer

FIRST NATIONAL BANK OF SHELBY COUNTY

Mulner

William R. Justice as its: In-House Attorney

20040429000222500 Pg 4/4 20.00 Shelby Cnty Judge of Probate, AL 04/29/2004 09:56:00 FILED/CERTIFIED

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Connie Standifer, unmarried, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 20 day of April, 2004.

Notary Public

My Commission Expires:

5/21/2008

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Justice, whose name as In-House Attorney for First National Bank of Shelby County, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he in his capacity as In-House Counsel and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and seal of office on this 20th day of April, 2004.

Haured A. Sammann Notary Public

My Commission Expires:

First National Bank of Shelby County P. O. Box 977 Columbiana, AL 35051