

SUBORDINATION AGREEMENT

STATE OF ALABAMA
COUNTY OF SHELBY

THAT, WHEREAS, KATHY BONNER FISH and husband, ROBERT H. FISH, has an outstanding lien in favor of SOUTHTRUST BANK, dated November 20, 1998, recorded in the Probate Office of SHELBY COUNTY, Alabama, in Instrument # 1999/2508, in the amount of \$20,000.00, and modified to the amount of \$35,000.00 on October 13, 2001, in Instrument # 2001-49334, certain real estate described herein to secure an indebtedness of \$232,000.00, said lien is in full force and effect, and,

WHEREAS, KATHY BONNER FISH and husband, ROBERT H. FISH, have made an application to SOUTHTRUST MORTGAGE CORPORATION for a loan in the sum of \$232,000.00 and said to SOUTHTRUST MORTGAGE CORPORATION is willing to make said loan to the said KATHY BONNER FISH and husband, ROBERT H. FISH provided 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 SOUTHTRUST MORTGAGE CORPORATION, as recorded in INST.# 2004050600240370

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 SOUTHTRUST MORTGAGE CORPORATION as an inducement to it to make said loan.

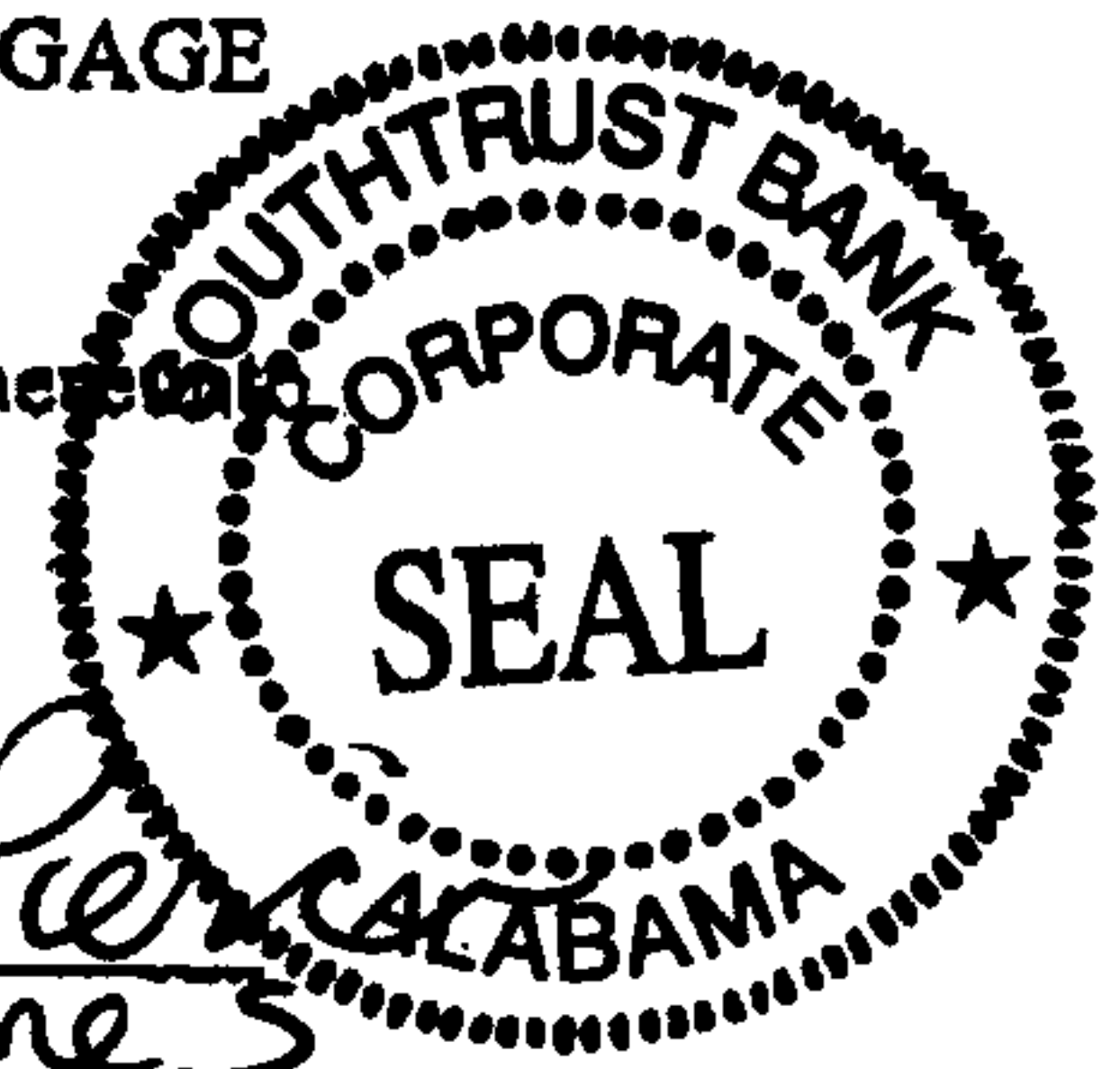
IT IS FURTHER agreed that should default in the payments under the terms of the real estate mortgage to SOUTHTRUST BANK, the said Lender agrees to notify to SOUTHTRUST MORTGAGE CORPORATION of said default prior to taking legal action.

IN WITNESS WHEREOF, the said SOUTHTRUST BANK has caused its name to be hereunto signed on the 26 day of April, 04

SOUTHTRUST BANK

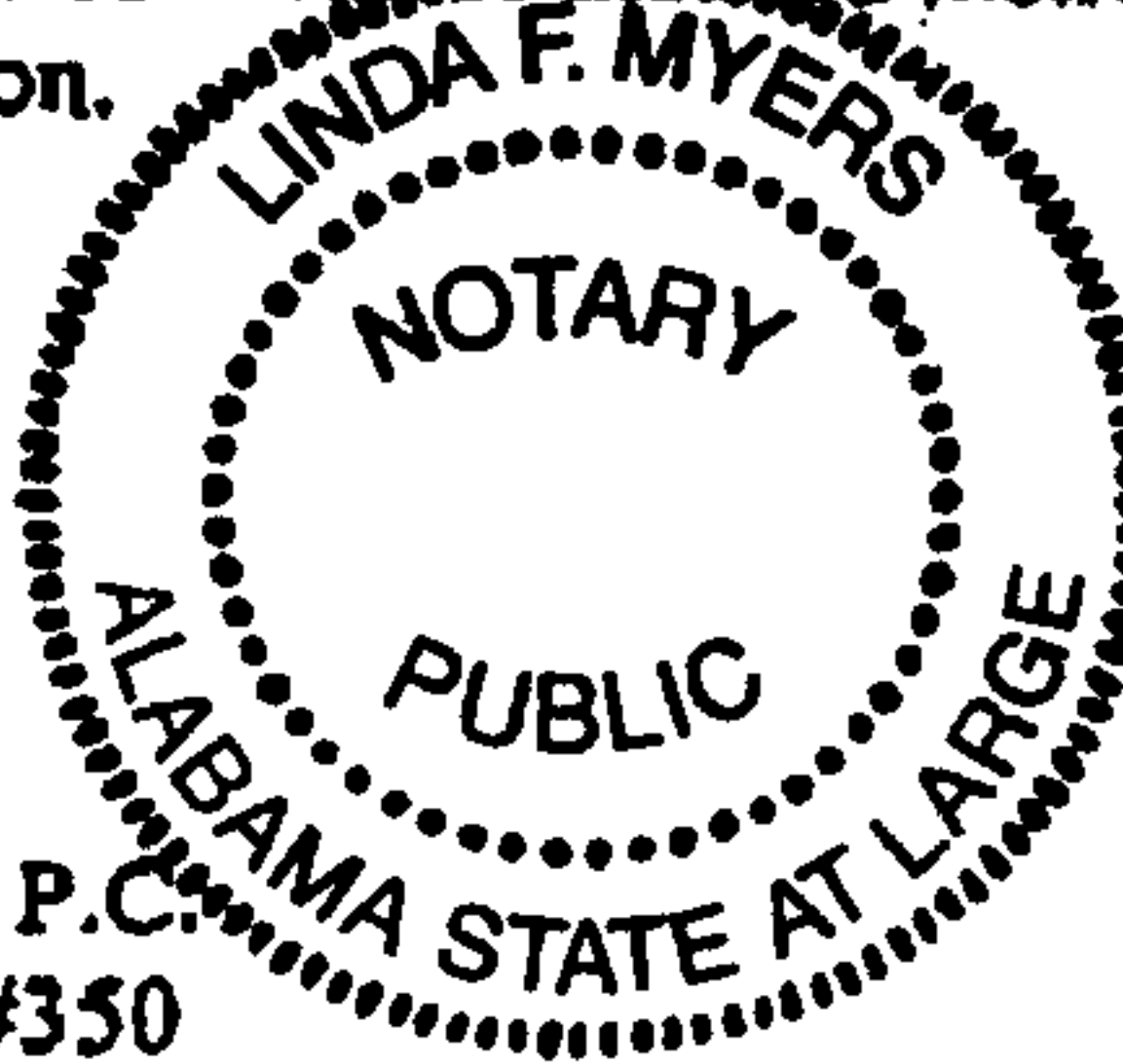
BY: Stephen A. Pierce

ITS: Asst Vice Pres



STATE OF ALABAMA
COUNTY OF JEFFERSON

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 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 MAY 30, 2005

Prepared By:
STEWART & ASSOCIATES, P.C.
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BIRMINGHAM, ALABAMA 35243

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