

SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 20th day of May, 2004 by and between Robert E. Britt and husband, Pamela C. Britt (hereinafter collectively called Mortgagor), and First National Bank of Shelby County (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Note and Mortgage to the Mortgagee, said Mortgage being recorded in Instrument Number 2001-08290, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

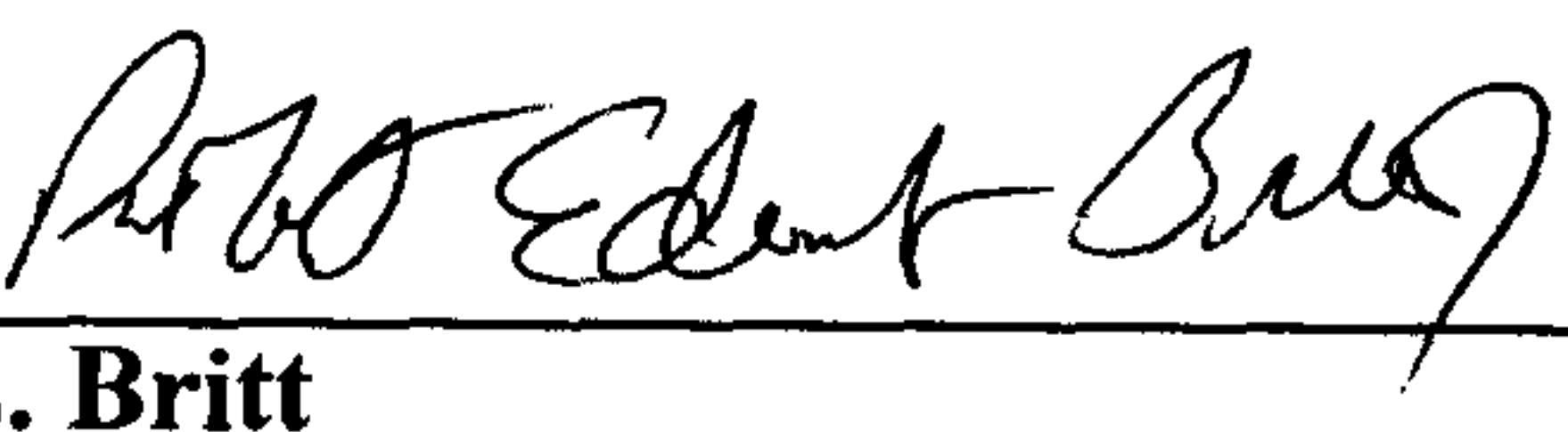
A parcel of land in the SW 1/4 of Section 19, Township 20 South, Range 1 East, Shelby County, Alabama, described as follows: Begin at the Southeast corner of the NE 1/4 of the SW 1/4 of Section 19, Township 20 South, Range 1 East; thence run North along the East line thereof 1322.45 feet to the Northeast corner of said 1/4 -1/4 Section; thence 88 deg. 42 min. left run Westerly 1290.94 feet; thence 91 deg. 46 min. 32 sec. left run Southerly 1244.4 feet; thence a measured angle of 91 deg. 43 min. 35 sec. right and run a measured distance of 448.94 feet to the Easterly right of way of County Road No. 49 and a point of curve to the left, having a radius of 346.72 feet, a central angle of 18 deg. 38 min.; thence turn 126 deg. 44 min. 34 sec. left to tangent run along said curve and right of way 112.76 feet to a point of curve to the left, having a radius of 2506.67 feet, a central angle of 3 deg. 13 min. 20 sec.; thence continue along said right of way and run along said curve 140.97 feet; thence continue along last described course 282.81 feet; thence 66 deg. 42 min. 33 sec. left run Northeasterly 386.6 feet to the South line of said 1/4 -1/4 Section; thence 35 deg. 21 min. 04 sec. right run along said South line thereof 975.36 feet to the point of beginning; being situated in Shelby County, Alabama.

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 Note and mortgage to a mortgage executed to Synovus Mortgage Corp. recorded in Instrument Number 20040607000302340 in the Office of the Judge of Probate of Shelby County, Alabama (said mortgage not to exceed \$328,000.00).

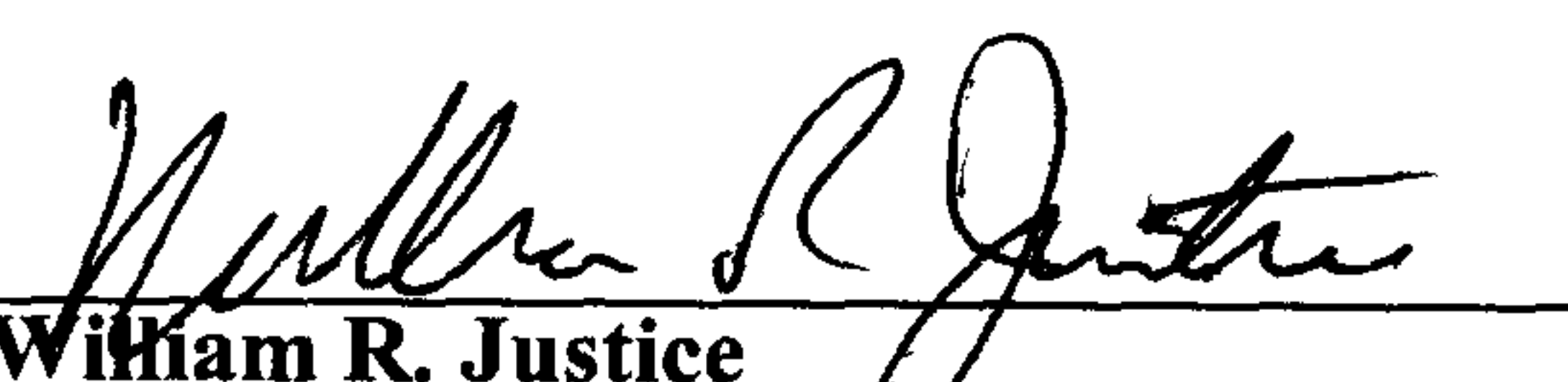
In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGOR:


Robert E. Britt


Pamela C. Britt

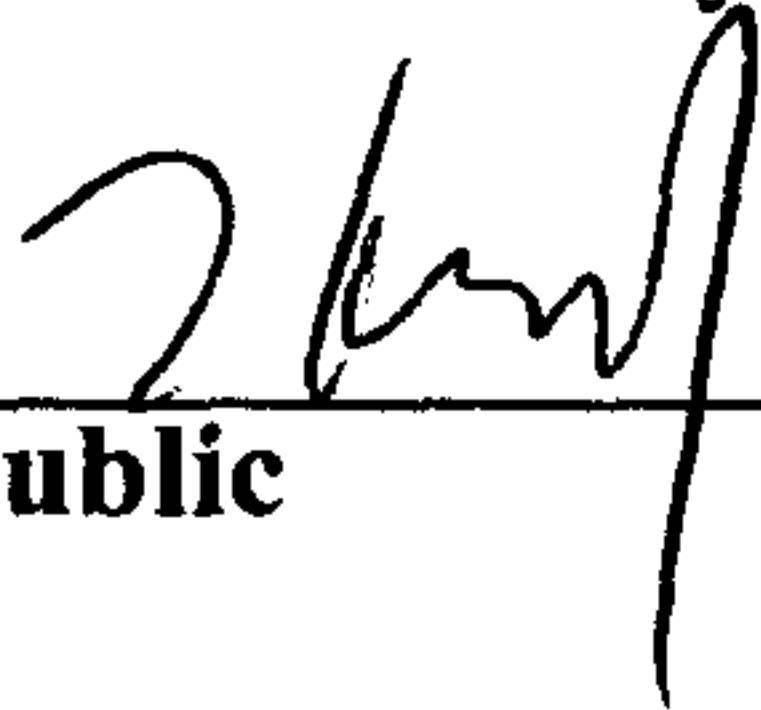
FIRST NATIONAL BANK OF SHELBY COUNTY

by 
William R. Justice
as its: In-House Attorney

**STATE OF ALABAMA
COUNTY OF**

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Robert E. Britt and Pamela C. Britt, husband and wife, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 2^{7th} day of May, 2004.

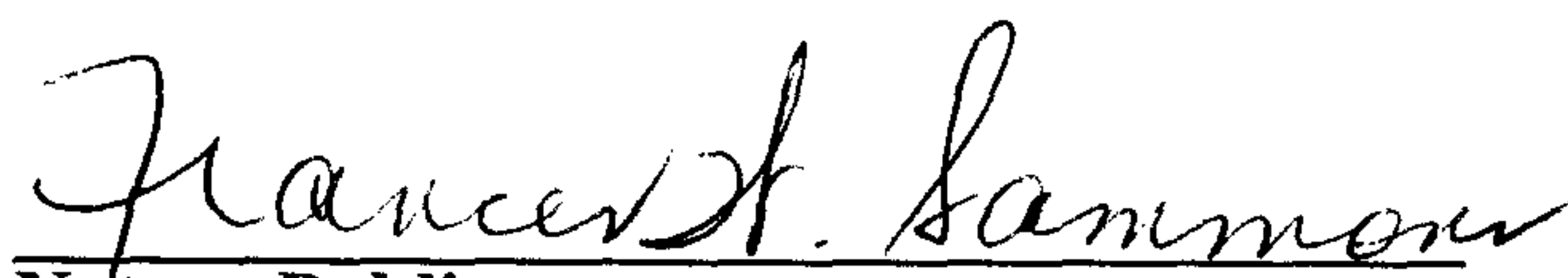

Notary Public

My Commission Expires: 12-4-04

**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 official seal this **20th** day of **May, 2004.**


Notary Public

My Commission Expires: 5-24-04

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

