## Subordination Agreement

Customer Name: Robert B. Salter & Dayton Salter

Customer Account: 5299070499163469

20050916000481220 1/3 \$17.00 Shelby Cnty Judge of Probate, AL 09/16/2005 07:57:58AM FILED/CERT

THIS AGREEMENT is made and entered into on this 25 day of February 2005, by AmSouth Bank (hereinafter referred to as "AmSouth") in favor of Washington Mutual, its successors and assigns (hereinafter referred to as "Lender").

## RECITALS

AmSouth loaned to Robert B. Salter & Dayton Salter (the "Borrower", whether one or more) the sum of \$80,000.00. Such loan is evidenced by a note dated 08-09-96, executed by Borrower in favor of AmSouth, which note is secured by a mortgage, deed of trust, security deed to secure debt, or other security agreement recorded 11/21/1996, in Record Book Inst 200202483 at Page 0, amended in Record Book Inst 20040701000364580 at Page 0 in the public records of Shelby County, Alabama (the "AmSouth Mortgage"). Borrower has requested that lender lend to it the sum of \$131,500.00, which loan will be evidenced by a promissory note, and executed by Borrower in favor of Lender (the "Note"). The Note will be secured by a mortgage of the same date as the Note (the "Mortgage"). Lender and Borrower have requested that AmSouth execute this instrument.

## AGREEMENT

In consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, AmSouth agrees that the Mortgage shall be and remain at all times a lien or charge on the property covered by the Mortgage prior and superior to the lien or charge of AmSouth Bank to the extent the Mortgage secures the debt evidenced by the Note and any and all renewals and extensions thereof, or of any part thereof, and all interest payable on all of said debt and on any and all such renewals and extensions, and to the extent of advances made under the Note or the Mortgage necessary to preserve the rights or interest of Lender thereunder, but not to the extent of any other future advances.

IN WITNESS WHEREOF, AmSouth has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

AMSOUTH BANK

Its Vice President

State of Alabama **Shelby County** 

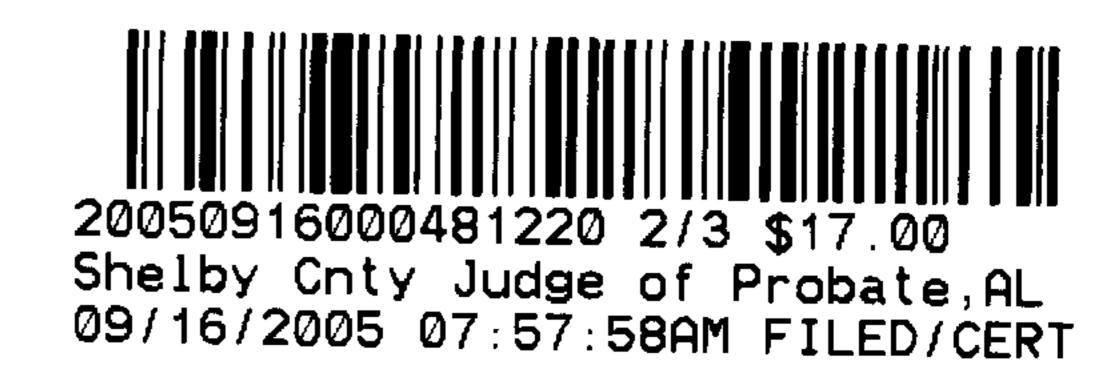
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 25 day of February 2005, within my jurisdiction, the within named WHULLER who of AMSOUTH BANK, a banking corporation, and that acknowledged that he/she is for and on behalf of the said AmSouth Bank, and as its act and deed, he/she executed the above and foregoing instrument, after first having been duly authorized by AmSouth Bank so to do.

My commission ex

LYNN M. MOUNTAIN NOTARY PUBLIC STATE OF ALABAMA

NOTARY MUST AFFIX SEAL

This Instrument Prepared by: AmSouth P.O. Box 830721 Birmingham, AL 35283



## EXHIBIT A

ALL THAT PARCEL OF LAND IN JEFFERSON COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED BOOK 1994, PAGE 06432, ID# 43958, BEING KNOWN AND DESIGNATED AS LOT 819, SURVEY OF RIVERCHASE COUNTRY CLUB, FILED IN PLAT BOOK 8, PAGE 168.

LOT 819, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB, FIFTEENTH ADDITION, AS RECORDED IN MAP BOOK 8, PAGE 168 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

BY FEE SIMPLE DEED FROM ROBERT VAN SYKES AND TIPPI J. SYKES, HUSBAND AND WIFE AS SET FORTH IN BOOK 1994 PAGE 06432 DATED 02/22/1994 AND RECORDED 02/28/1994, JEFFERSON COUNTY RECORDS, STATE OF ALABAMA.

State of Alabama - Jefferson County
I certify this instrument filed on:
2005 APR 19 03:10:05:98PM

Recorded and \$

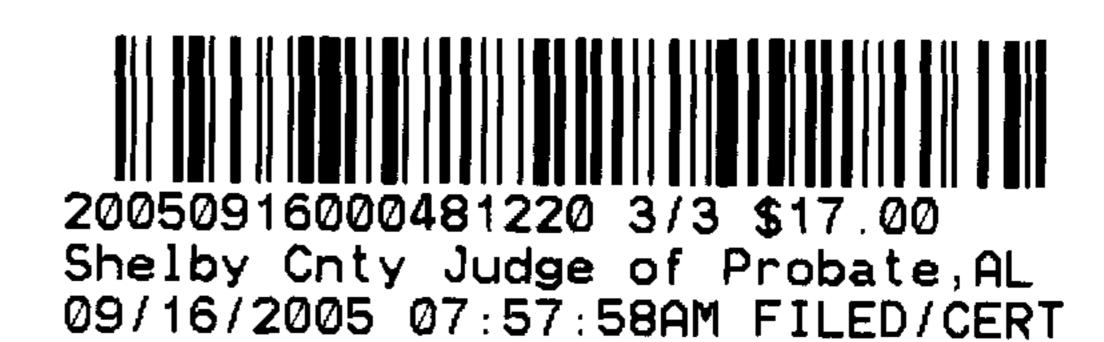
Mtg. Tax

and \$ 7.00

Deed Tax and Fee Amt. 7.00

MARK GAINES, Judge of Probate

200505/9566



the Undersigned, as Judge of Probate the Undersigned, as Judge of Probate for Jefferson County, Alabama, hereby the foregoing is a full, true and correct this office. Given under my hand and office the Mark forms.