193-SUBORDINATION AGREEMENT.

STATE OF ALABAMA

COUNTY OF BALDWIN

The undersigned, Southtrust Bank of Baldwin County (formerly Baldwin County Bank) is the holder of a mortgage executed by Thomas E. McNider and wife, Karen C. McNider recorded in Mortgage Book 407 page 479 in the Probate Office of Shelby County, Alabama. The undersigned specifically agrees to totally subordinate its mortgage to that certain mortgage held by Alabama Federal Savings and Loan Association in the principal amount of \$67,000 and recorded in Mortgage Book 082 page 616 in the Probate Office of Shelby County, Alabama.

This subordination agreement shall be binding on the parties referred to in this agreement, as well as their successors and assigns.

SOUTHTRUST BANK OF BALDWIN COUNTY (formerly Baldwin county Bank)

BY:

MUSSELL R. Entinger

ITS Vice President

TOTAL SECOND FEES

Recording Fee # 2.50

Recording Fee # 3.50

TOTAL # 3.50

I, the undersigned, Notary Public in and for said county, in said State, hereby certify that Russell R. Enfinger whose name as Vice President of Southtrust Bank of Baldwin County, is signed to the foregoing subordination agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of the subordination agreement, be, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand an official seal, this 24th day of July, 1986.

Notary Public

Courtney Mason