

SUBORDINATION AGREEMENT

EXHIBIT A  
SUBJECT 5810  
11/12/91

WHEREAS, on February 26, 1992  
(Date)

Jeffrey D. and Celita P. Carmichael ("Borrowers")  
executed a mortgage in favor of Alabama Power Company (UCC-1)

("Creditor") encumbering the following described real property:

Lot 22, in Block 1, according to the Map and Survey of Selkirk,  
a Subdivision of Inverness, Phase IV, as recorded in Map Book 6,  
Page 163, in the Probate Office of Shelby County, Alabama.

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which secured an original indebtedness in the amount of  
\$ 3,450.00 and was recorded on 2/26/92, in  
Volume UCC-1# 30595, Page \_\_\_\_\_ in the public records of  
Shelby County;

WHEREAS, thereafter on 2/12/93,  
(Date)

Borrowers executed or will execute a certain mortgage in favor  
of Commercial Credit Corporation ("Commercial  
Credit") securing an original indebtedness in the amount of  
\$ 5416.31, which will be recorded in the  
public records of Shelby County, and which mortgage  
likewise encumbers the above-described property;

WHEREAS, Commercial Credit is not willing and will not  
make the loan desired by the Borrowers unless Commercial  
Credit's mortgage is a second mortgage prior in dignity and  
in every respect to the aforesaid mortgage of Creditor;

*Commercial Credit*

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other valuable consideration to Creditor in hand paid, the receipt of which is hereby acknowledged, Creditor does hereby subordinate its mortgage to the above-described mortgage in favor of Commercial Credit and does hereby intend by this Agreement that the mortgage in favor of Commercial Credit shall be a second mortgage lien prior in dignity to Creditor's mortgage as herein described.

IN WITNESS WHEREOF, Creditor has signed this Agreement this 12th day of February, 1993.

Witnesses:

Alabama Power Company

BY: Jon Golden

TITLE: Mgr. Cust. Service

STATE OF Alabama

COUNTY OF Shelby

The foregoing instrument was acknowledged before me on this 12th day of February, 1993 by JON GOLDEN

(Name)

as MGR. CUST. SERVICE

(Title)

of

Alabama Power Company

(Creditor)

(Seal)

Alton R. Bailey  
Notary Public

My Commission Expires:

04-01-95

Return To: Commercial Credit Corporation  
P.O. Box 20769  
Birmingham, AL 35216

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