

STATE OF ALABAMA
COUNTY OF SHELBY

SUBORDINATION AGREEMENT

WHEREAS, Ronald W. Howard and Linda H. Howard (hereinafter referred to as "Borrower"), have applied to First Union Mortgage Corporation referred to as "Bank") for a loan of money to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrower unless the undersigned subordinate their lien in said property to the mortgage to be executed by the Borrower to the Bank.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Bank to make the requested loan to the Borrower, the undersigned hereby agree as follows:

The undersigned hereby subordinate to the mortgage to be executed by the Borrower to the Bank all right, title and interest at law or equity of the undersigned in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 4, Block 6, according to the Plat of Applecross, a subdivision of Inverness, as recorded in Map Book 6, Page 42 A&B in the Office of the Judge of Probate of Shelby County, Alabama.

including without limitation, that certain mortgage recorded Real Vol. 383 Page 701 recorded in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF National Bank of Commerce has caused its Assistant Vice President to execute this Subordination Agreement with full authority for and on behalf of National Bank of Commerce this the 8 day of October, 1993.

NATIONAL BANK OF COMMERCE

BY:

its

Assistant Vice President
10/22/1993

09:38 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 MEL

11.00

Inst # 1993-32913

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said county in said state hereby certify that John P. North whose name as Assistant Vice President for National Bank of Commerce is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he as such officer, and with full authority, executed the same voluntarily for and as the act of National Bank of Commerce on the day the same bears date.

Given under my hand and official seal this the 13th day of October, 1993.

Cynthia Dempsey Taylor
NOTARY PUBLIC

My commission expires: MY COMMISSION EXPIRES MAY 16, 1995

Inst # 1993-32913

10/22/1993-32913
09:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 11.00