

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between JOHN T. HARKINS AND JOANN R. HARKINS and NATIONAL BANK OF COMMERCE OF BIRMINGHAM on the _____ day of _____, 19____, and recorded in Real _____, 1997, page 17053 in the Probate Office of SHELBY County, Alabama NATIONAL BANK OF COMMERCE OF BIRMINGHAM does declare the lien of its mortgage filed for record on the _____ of _____, 19____, and recorded in Real _____, page _____ in the Probate Office of SHELBY County, Alabama to be second and subordinate to the lien of the mortgage given by JOHN T. HARKINS AND JOANN R. HARKINS to National Bank of Commerce of Birmingham in the amount of ONE HUNDRED FIFTEEN THOUSAND SIX (\$ 115,600.00) executed on the 28TH day of OCTOBER, 1998, and recorded in the Probate Office of SHELBY County, Alabama.

HUNDRED DOLLARS

Both mortgages are encumbering certain real property described as:

LOT 343, ACCORDING TO THE SURVEY OF BROOK HIGHLAND - AN EDDLEMAN COMMUNITY, 7TH SECTOR, AS RECORDED IN MAP BOOK 13, PAGE 99 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this the 28th day of OCTOBER, 1998.

By: Gregg Maercker
Its: Vice President

STATE OF ALABAMA
COUNTY OF SHELBY
I, the undersigned, a Notary Public, in and for said County in said State hereby certify that GREGG MAERCKER whose name as Vice President of NATIONAL BANK OF COMMERCE is signed to the foregoing Agreement and who is known to me acknowledged before me that being informed of the contents of the above and foregoing Agreement he, in his capacity as such officer executed the same for and as the act of said corporation.

Given under my hand this the 28th of October, 1998.
My Commission Expires 9.19.99 [Signature]
Notary Public