

SUBORDINATION AGREEMENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

This Agreement made and entered into this 13th day of February, 1999, by and between James Rodney Bradley and Glenda Fay Bradley, husband and wife (hereinafter collectively called Mortgagor), and First National Bank of Shelby County, (hereinafter called Mortgagee).

W I T N E S S E T H

Whereas, the Mortgagor executed a Mortgage to the Mortgagee, said mortgage being recorded in Instrument Number 1995-27702 in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

Parcel I

A part of the SE 1/4 of the SE 1/4 of Section 18, Township 20 South, Range 1 West, more particularly described as follows: Commence at the SE corner of said Section 18, and run Westerly along the Southern section line thereof a distance of 663.91 feet to the point of beginning of the lot herein described, thence continue Westerly along said section line 331.95 feet to a point; thence turn an angle of 88 deg. 45 min. to the right and run Northerly 660.00 feet to a point; thence turn an angle of 91 deg. 15 min. to the right and run Easterly 331.95 feet; thence turn to the right an angle of 88 deg. 45 min. and run Southerly a distance of 660 feet to the point of beginning.

Parcel II



A part of the SE 1/4 of the SE 1/4 of Section 18, Township 20 South, Range 1 West, more particularly described as follows: Commence at the SE corner of the SE 1/4 of the SE 1/4 of Section 18, Township 20 South, Range 1 West and run thence Westerly along the South line of said 1/4-1/4 Section a distance of 995.86 feet to the SW corner of a parcel heretofore conveyed, as shown by Book 301 page 654 in the Probate Office, to the point of beginning; thence turn an angle of 88 deg. 45 min. to the right and run Northerly 660 feet to the NW corner of said parcel described in Book 301 page 654; thence run Westerly parallel with the South line of said 1/4-1/4 Section to a point on the West line of said 1/4-1/4 Section; thence run Southerly along the West line of said 1/4-1/4 line a distance of 660 feet, more or less, to the SW corner of said 1/4-1/4 Section; thence run Easterly along the South line of said 1/4-1/4 Section a distance of 331.95 feet, more or less, to the point of beginning. All being situated in Shelby County, Alabama.

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid mortgage to a mortgage executed to First Capital Mortgage Corp, recorded in Instrument Number 1999-03229 in the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGORS:


James Rodney Bradley

Glenda Fay Bradley

MORTGAGEE:

FIRST NATIONAL BANK OF SHELBY COUNTY

By: 
As Its: In-House Counsel

02/16/1999-06622
03:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HNS 12.00

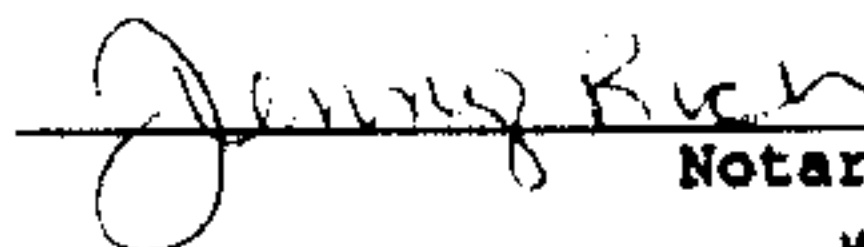
22990-5551
Inst # 1999-06622

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

On this 13th day of February, 1999, I, the undersigned authority a Notary Public in and for said County in said State do hereby certify that James Rodney Bradley and Glenda Fay Bradley, husband and wife, whose names are signed to the foregoing instrument, and who are informed of the contents of said instrument, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 13th day of February, 1999.



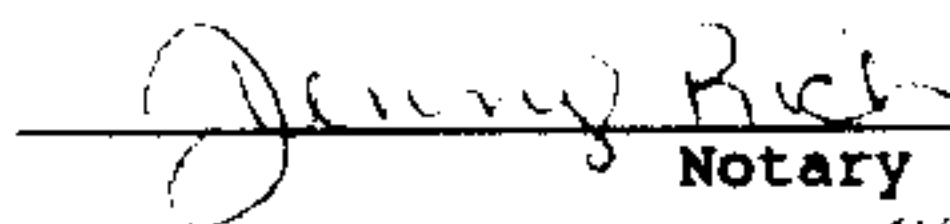
Notary Public
MY COMMISSION EXPIRES SEPT 9 2002
My Commission Expires: _____

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned authority, a Notary Public, in and for said County and in said State, hereby certify that William R. Justice, whose name as In House Counsel for First National Bank of Shelby County, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of said instrument, he, as such In House Counsel, and with full authority, executed the same voluntarily for and as the act of said Bank on the day the same bears date.

Given under my hand and official seal this 13th day of February, 1999.



Notary Public
MY COMMISSION EXPIRES SEPT 9 2002
My Commission Expires: _____

02/16/1999-06622
03:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMS 12.00