

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Kent R. Clark and Linda P. Clark to the National Bank of Commerce of Birmingham on November 18, 1998 and recorded in Instrument Number 1998-48328 and amended on November 23, 1999 and recorded in Instrument Number 1999-52103 and further amended on August 10, 2000 and recorded in Instrument Number 2000-29732 in the Probate Office of Shelby County, Alabama.


National Bank of Commerce of Birmingham does declare the lien of its mortgage dated November 18, 1998 and recorded in Instrument Number 1998-48328 and amended on November 23, 1999 and recorded in Instrument Number 1999-52103 and further amended on August 10, 2000 and recorded in Instrument Number 2000-29732 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by National Bank of Commerce of Birmingham to Kent R. Clark and Linda P. Clark in the amount of Three Hundred Thousand and no/100-----(\$300,000.00) executed on December 27, 2001 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

SEE ATTACHED EXHIBIT "A"

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 27 of December, 2001.


Kent R. Clark


Linda P. Clark
03:48 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 17.00

Inst # 2002-04558

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: [Signature]

Its: AVP

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Kent R. Clark & Linda P. Clark whose name 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 executed the same voluntarily on the date the same bears date.

Given under my hand and official seal of office this 27 day of December, 2001.

[Signature]
Notary Public

AFFIX SEAL

My Commission Expires: 11-9-02

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Carl V Albright III whose name as AVP of National Bank of Commerce of Birmingham 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 or she, is his/her capacity as such officer executed the same for and as the act of said corporation.

Given under my hand and official seal of office this the 27th day of December, 2001.

[Signature]
Notary Public

AFFIX SEAL

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA ATT 4200
MY COMMISSION EXPIRES: Dec 19, 2002
RENEWED FROM NOTARY PUBLIC TO DECEMBER 19, 2002

Exhibit "A"

Part of Lot "A" Sunny Meadows First Sector Second Phase as recorded in the Office of the Judge of Probate, Shelby County, Alabama, in Map Book 8, Page 7, being more particularly described as follows:

Beginning at the NW corner of the NE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of Section 14, Township 19 South, Range 2 West, Shelby County, Alabama, run in a Northerly direction along the West line of said Lot "A" for a distance of 94.0 feet to an existing iron rebar being the Northmost corner of said Lot "A"; thence turn an angle to the right of $113^{\circ}18'$ and run in a Southeasterly direction along the Northeast line of said lot "A" for a distance of 262.64 feet to an existing iron rebar being the most Easterly corner of said Lot "A" and being on the Northwest right of way line of Meadow Brook Road; thence turn an angle to the right and run in a Southwesterly direction along the NW right of way line of Meadow Brook Road (said NW right of Way line being on a curve and having a radius of 480.0 feet, and a deflection angle of $11^{\circ}40'42.5"$) for a distance of 195.56 feet to the point of ending of said curve; thence run in a Southwesterly direction still being the NW right of way line of Meadow Brook Road and along a line tangent to the end of said curve for a distance of 20.0 feet to the point of beginning of a new curve, said newest curve being concave in a Southerly direction and having a radius of 1130.0 feet and a deflection angle of $0^{\circ}54'09"$; thence turn an angle to the left and run in a Westerly direction along the Northerly right of way line of said Meadow Brook Road for a distance of 35.60 feet to an existing iron rebar; thence turn an angle to the right and run in a Northwesterly direction for a distance of 102.23 feet, more or less to the point of beginning.

Inst # 2002-04558

01/25/2002-04558
03:48 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 17.00