

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between
Darden D. Barton Jr and wife, Judith P. Barton and NATIONAL BANK OF
COMMERCE OF BIRMINGHAM on September 27, 1991 and recorded
in Real 369, page 193 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
10-18-91 at 1:10PM and record in Real 369, Page 193 in the Probate Office
of SHELBY County, Alabama to be second and subordinate to the lien
of the mortgage given by D.D. BARTON and wife, JUDITH P. BARTON
to National Bank of Commerce of Birmingham in the amount of ONE HUNDRED
TEN THOUSAND AND NO/100ths (\$110,000.00) executed
on June 24, 1992 recorded in the Probate Office of SHELBY
County, Alabama, in instrument No. _____, on _____ day of July, 1992.

Both mortgages are encumbering certain real property described as:
Lot 821 according to RIVERCHASE COUNTRY as recorded in Map Book 8,
Page 168, in the Probate Office of CLUB SHELBY County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on
this 24th day of JUNE, 1992.

Bank: NATIONAL BANK OF COMMERCE OF
BIRMINGHAM

By: [Signature] / SYDNEY R. GIBBS, JR.
Its BRANCH OFFICER

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County in said
State hereby certify that SYDNEY R. GIBBS, JR whose name as BRANCH OFFICER
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 24th day of JUNE, 1992.

My Commission Expires: MY COMMISSION EXPIRES JUNE 26, 1994

[Signature] / BETH W. BARKER
Notary Public

07/07/1992-13247
12:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MJD 6.50

1992-13247

Courtney