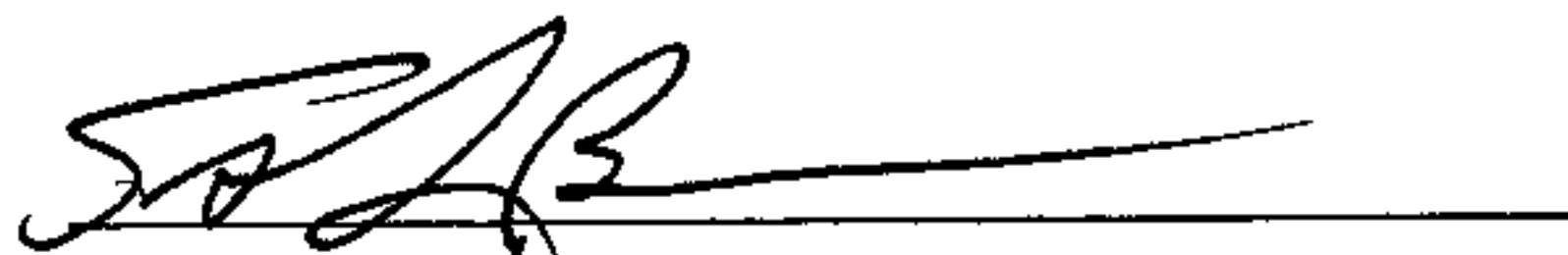


SUBORDINATION AGREEMENT
TO SECURED DEBT

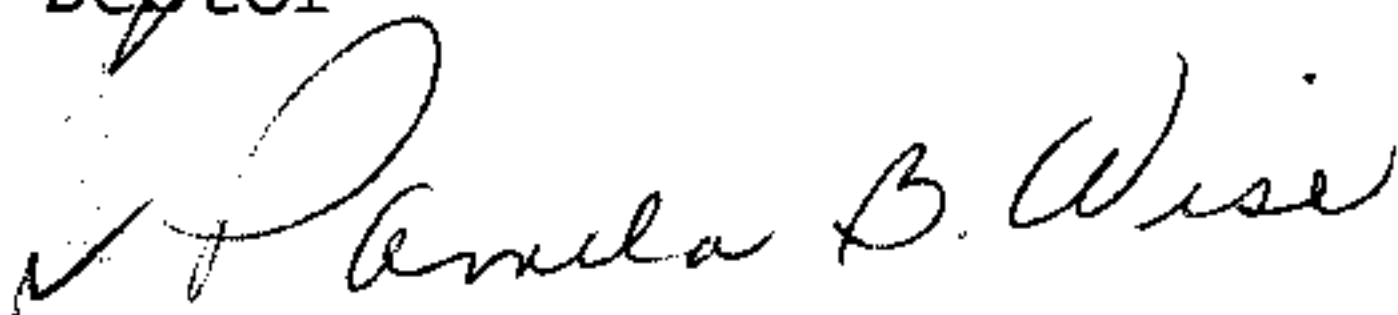
FOR VALUE RECEIVED, the undersigned having or acquiring a security interest in the following collateral of Julius F. Wise, Jr. and wife Pamela B. Wise, (Debtor), hereby agrees that said security interest shall be subordinate to the security interest or lien of MortgageAmerica, inc., dated May 5, 1993, in the following collateral of the security agreement: (Describe) Lot 16 Block 2, according to the Survey of Kirkwall, as recorded in Map Book 6, Pages 152 A&B, in the Probate Office of Shelby County, Alabama. (Alabama Telco Credit Union, dated June 1, 1992, recorded as Instrument No. 1992-11828.)

Signed under seal this 5 day of May, 1993.



Assented to:


Debtor





NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES Jan 17, 1994
BOUNDED THEM NOTARY PUBLIC UNDERWRITERS

Inst # 1993-13725

05/13/1993-13725
09:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE Form 214
001 MCD 6.50