

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between
Charles A. Reid and wife, Deborah N. Reid and AmSouth Bank, N.A.

on 6/7/90 and recorded
in Real 294, page 994 in the Probate Office of Shelby
County, Alabama, AmSouth Bank, N.A.

does declare the lien of its mortgage filed for record on
6/7/90 and record in Real 294, Page 994 in the Probate Office
of Shelby County, Alabama to be second and subordinate to the lien
of the mortgage given by Charles A. Reid and wife, Deborah N. Reid
to National Bank of Commerce of Birmingham in the amount of Ninety Two Thousand
Three Hundred and no/100 (\$92,300.00) executed
on June 1, 1993 recorded in the Probate Office of Shelby
County, Alabama.

Both mortgages are encumbering certain real property described as:
Resurvey of Lots 14, 15,
Lot 14-A according to 16 & 17, Heatherwood as recorded in Map Book 9,
Page 5, in the Probate Office of 2nd Sector
Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on
this 28TH day of MAY 1993.

Bank: AMSOUTH BANK, N.A.

By:

Michael G. Thomas
Its VICE PRESIDENT

STATE OF ALABAMA

COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said
State hereby certify that Michael F. Thomas whose name as
of JEFFERSON COUNTY 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 day of May 1993.
My Commission Expires MY COMMISSION EXPIRES OCTOBER 12, 1994

[Signature]
Notary Public

Inst # 1993-17755
1993-17755
06/17/1993
PM CERTIFIED
02:43
COUNTY JUDGE OF PROBATE
SHELBY COUNTY JUDGE OF PROBATE
6.50
SHELBY COUNTY JUDGE OF PROBATE
001 MCD