

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between
Daniel M. Doleys and wife, Sue H. Doleys and AmSouth Bank, N.A.
 on March 18, 1987 and recorded
 in Real 122, page 346 in the Probate Office of Shelby
County, Alabama, AmSouth Bank, N.A.

AmSouth Bank, N.A. does declare the lien of its mortgage filed for record on
March 18, 1987 and record in Real 122, Page 346 in the Probate Office
 of Shelby County, Alabama to be second and subordinate to the lien
 of the mortgage given by Daniel M. Doleys and wife, Sue H. Doleys
 to National Bank of Commerce of Birmingham in the amount of Two Hundred Ninety
Six Thousand Dollars (\$296,000) executed

on March 18, 1987 recorded in the Probate Office of Shelby
County, Alabama.

Both mortgages are encumbering certain real property described as:
Lot 42 according to Survey of Riverchase ^{West} as recorded in Map Book 7,
 Page 139, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on
 this 15th day of November 1993.

Bank: AmSouth Bank, N.A.

By: Barbara Rhodes

Its V.P. Pres.

STATE OF ALABAMA
 COUNTY OF Shelby

I, the undersigned, a Notary Public, in and for said County in said
 State hereby certify that Barbara Rhodes whose name as Vice President
 of AmSouth Bank, N.A. 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 15th day of November 1993

My Commission Expires: April 29 1996

Cheryl Melvin
 Notary Public

N.B.C.

12/10/1993-39702
 01:44 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 MEL