

Return this document to:
Ms. Barbara Logan
c/o First Commercial Bank
P.O. Box 11746
Birmingham, AL 35202-1746

STATE OF ALABAMA
JEFFERSON COUNTY

SUBORDINATION OF MORTGAGE

THIS SUBORDINATION OF MORTGAGE executed this 21st day of
October, 19 93, by FIRST COMMERCIAL BANK ("First Commercial"),
Fred W. Jenkins and wife, Constance M. Jenkins ("Jenkins").

W I T N E S S E T H:

WHEREAS, Jenkins are the owners of the real estate
more particularly described as follows:
Lot 120, according to the Survey of Greystone Ridge Garden Homes, as recorded in Map Book 16,
Page 31, in the Probate office of Shelby County, Alabama; being situated in Shelby County,
Alabama.

WHEREAS, Jenkins heretofore executed a mortgage
in favor of First Commercial Bank, filed for record April 22nd,
19 93, recorded in Real Volume 1993, ~~Page 11215~~ in the Probate
Office of Shelby County, Alabama (the "First Commercial Mortgage"); and

WHEREAS, Jenkins now desire to obtain a mortgage loan from
First Commercial Mortgage Corporation (the "FCMC Mortgage")
in the principal amount of \$ 65,000.00; and

WHEREAS, First Commercial Mortgage Corporation is desirous of extending
credit to Jenkins provided that First Commercial
subordinates the lien of the First Commercial Mortgage; and

WHEREAS, in order to induce First Commercial Mortgage Corporation
to make the loan to Jenkins, First Commercial is willing and
desirous to subordinate the lien of the First Commercial Mortgage to the
lien of the mortgage of First Commercial Mortgage Corporation dated
21st day of October, 19 93, executed by Jenkins,
filed for record in the Probate Office of Shelby County, Alabama, in
~~XXXXXX~~ Inst.# XXXXX, Page 1993-33813.

NOW, THEREFORE, for and in consideration of the premises and of Ten
and No/100 Dollars (\$10.00) and of other good and valuable consideration,
the receipt and sufficiency of which are hereby acknowledged, the
undersigned do hereby covenant, stipulate, warrant and agree as follows:

1. First Commercial hereby subordinates all its right, title and
interest in and to the lien created by the First Commercial Mortgage and
other loan documents as defined in the mortgage in favor of First
Commercial Mortgage Corporation, its successors and assigns; provided,
however, that nothing herein shall be construed to subordinate any rights
that First Commercial may have under its mortgage to any debts owing to
First Commercial Mortgage Corporation by the Jenkins in
excess of the original \$ 65,000.00 secured by the FCMC
Mortgage.

2. Jenkins, as mortgagors under the First
Commercial Mortgage, hereby consent to the subordination of the First
Commercial Mortgage to the FCMC Mortgage.

Inst # 1994-10851

04/04/1994-10851
11:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 11.00

Inst # 1994-10851

IN WITNESS WHEREOF, the parties have hereunto caused this
Subordination of Mortgage to be executed effective this 21st day of
October, 19 93.

Fred W. Jenkins Fred W. Jenkins

XX Constance M. Jenkins Constance M. Jenkins

FIRST COMMERCIAL BANK

BY: Barbara Logan Barbara Logan
ITS: Private Banking Officer

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said
State, hereby certify that Fred W. Jenkins and wife, Constance M. Jenkins
whose names are signed to the foregoing Subordination, and
who are known to me, acknowledged before me on this day that, being
informed of the contents of the Subordination, have executed the same
voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of October,
19 93.

A. Joyce Little
NOTARY PUBLIC
NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: July 9, 1996.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said
State, hereby certify that Barbara Logan, whose name as
Private Banking Officer, of FIRST COMMERCIAL BANK, is signed to
the foregoing Subordination, and who is known to me acknowledged before me
this day that, being informed of the contents of said instrument, has
as such officer, executed the same voluntarily for and as the act of said
corporation.

Given under my hand and official seal this 21st day of October,
19 93.

A. Joyce Little
NOTARY PUBLIC

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: July 9, 1996.
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