

SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this 21st day of November 1995 by First Alabama Bank (hereinafter referred to as the "Mortgagee").

"WITNESSETH"

WHEREAS, Mortgagee is the owner and holder of that certain mortgage from John William Hollander (also known as John W. Hollander) and Wife, Angela Marie Hollander (also known as Angela M. Hollander) (with a maximum line of \$11,000.00 available to draw) to First Alabama Bank recorded in Inst. No. 1995/13463 in the Office of the Judge of Probate of Shelby County, Alabama, being more particularly described as follows:

Lot 3120, according to the survey of Riverchase Country Club, 31st Addition, as recorded in Map Book 18 page 122 in the Probate office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining right accepted.

AND WHEREAS, BancBoston Mortgage Corporation is making a mortgage loan to John William Hollander (Also known as John W. Hollander) and Wife, Angela Marie Hollander (also known as Angela M. Hollander) (to refinance the original first mortgage loan to BancBoston Mortgage Corporation recorded as Instrument #1995-3990 in the Probate Office of Shelby County, Alabama) in the amount of \$203,150.00 said loan secured by a mortgage which shall encumber the above described real Property:

WHEREAS, BancBoston Mortgage Corporation, as a condition for making a new mortgage loan, requires Mortgagee to subordinate the lien of its mortgage to the lien of the new BancBoston Mortgage Corporation and mortgagee has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of the mutual advantages and benefits accruing to the parties hereto, and in further consideration of the sum of TEN DOLLARS in hand paid by BancBoston Mortgage Corporation to Mortgagee, the receipt and sufficiency of which is hereby acknowledged, Mortgagee does hereby covenant, consent and agree to and with BancBoston Mortgage Corporation, that the lien of First Alabama Bank, shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of BancBoston Mortgage Corporation, which was granted by John William Hollander (Also known as John W. Hollander) and Wife, Angela Marie Hollander (also known as Angela M. Hollander), to refinance the original first mortgage recorded

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as Instrument #1995-3990, which encumbers the above described property; provided, however that this subordination is limited to the amount of \$203,150.00.

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

Signed, sealed and delivered
in the presence of:

Kim Bracken

FIRST ALABAMA BANK

BY: *Aneita S. Beckman*
Aneita S. Beckman
Vice President

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STATE OF ALABAMA

COUNTY OF JEFFERSON

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The foregoing instrument was acknowledged before me this 21st day of November, 1995 by Aneita S. Beckman, Vice President of First Alabama Bank, Hoover Branch, on behalf of the bank.

Ellen Di Guglielmo
Notary Public

My Commission Expires: _____