

SUBORDINATION AGREEMENT

WHEREAS, Alan J. Jackson and wife, Paula F. Jackson (herein referred to as "Borrower"), have applied to Collateral Mortgage, LTD (the "Bank") for a loan of money to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrower unless the undersigned subordinate their lien in said property to the mortgage to be executed by the Borrower to the bank.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Bank to make the requested loan to the Borrower, the undersigned hereby agree as follows:

The undersigned hereby subordinate to the mortgage to be executed by the Borrower to the Bank all right, title and interest at law of equity of the undersigned in and to the following described property situated in SHELBY County, Alabama, to-wit:

Lot 20, according to the Amended Map of Meadow Brook Sixteenth Sector, Phase I, as recorded in Map Book 9, pages 151 A & B, in the Probate Office of Shelby County, Alabama.

including without limitation, that certain mortgage recorded in Real 1993, Page 0511 in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF FIRST ALABAMA BANK has caused its VICE PRESIDENT to execute this Subordination Agreement with full authority for and on behalf of FIRST ALABAMA BANK this the 30TH day of NOVEMBER, 1995.

BY: Tom Allen

ITS: Vice President
Inst # 1995-35657

12/12/1995-35657
02:25 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCD 0.50

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, in and for said county in said state hereby certify that TOM ALLEN whose named-as VICE PRESIDENT for FIRST ALABAMA BANK is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he as such officer, and with full authority, executed the same voluntarily for and as the act of FIRST ALABAMA BANK on the day the same bears date.

Given under my hand and official seal this the 30TH day of NOVEMBER, 1995.

Camille Marks
NOTARY PUBLIC
MY COMMISSION EXPIRES APRIL 25, 1997

MY COMMISSION EXPIRES: _____