

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between
Wanda J. Swihart & Donald R. Swihart and
National Bank of Commerce of Birmingham on the 21st day of July,
19 95, and recorded in Instrument # 1995-20478
Realxxxxxxxxxxxxxxpage:xxxxxxxxxxx in the Probate Office of
Shelby County, Alabama National Bank of Commerce of Birmingham does
declare the lien of its mortgage filed for record on the 1st of August, 19
95, and recorded in Instrument # 1995-20478
Realxxxxxxxxxxxxxxpage:xxxxxxxxxxx in the Probate Office of
Shelby County, Alabama to be second and subordinate to the lien of the
mortgage given by Donald R. Swihart and Wanda J. Swihart
to National Bank of Commerce of Birmingham in the amount of Seventy-Five Thousand & 00/100
(\$ 75,000.00) executed on the 21st day of July, 19 95, and
recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 9, according to the Survey of Quail Run as recorded in Map Book 7, Page 22
in the Office of the Judge of Probate of Shelby County, Alabama; being situated
in Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this
the 25th day of January, 19 96.

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

By:

John R. Bragg
John R. Bragg
Sr. Vice President

Its:

Inst # 1996-04848

02/15/1996-04848
11:59 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby
certify that John Bragg whose name as Senior Vice President
of National Bank of Commerce 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 25th of January, 19 96.

My Commission Expires 7/29/96

Sharon Lyons
Notary Public