

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between
Denvir Sizemore and wife Janet H. Sizemore and
National Bank of Commerce of Birmingham on the 31st day of October,
19 95, and recorded in ~~Book~~ Instrument # 1995-35460 ~~page~~ 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 31st of October, 19
95, and recorded in ~~Book~~ Instrument # 1995-35460 ~~page~~ in the Probate Office of
Shelby County, Alabama to be second and subordinate to the lien of the
mortgage given by Denvir Sizemore and wife Janet H. Sizemore
to National Bank of Commerce of Birmingham in the amount of two hundred forty two thousand
(\$ 242,100.00) executed on the 22nd day of February, 1996, and
recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 37, according to the survey of Heatherwood, 4th Sector, as recorded in
Map Book 9, Page 161, in the probate office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this
the 22ND day of February, 1996.

By:

William G. Sanders, Jr.

Its:

Sr. Vice President

Inst # 1996-07774

03/08/1996-07774
10:51 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCB 6.50

STATE OF ALABAMA

COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby
certify that William G. Sanders, Jr. whose name as Sr. Vice President
of National Bank of Commerce 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 16th of February, 1996.

My Commission Expires 7/29/96

Sharon Lyon
Notary Public