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Inst # 1996-38944

SUBORDINATION AGREEMENT

Pursuant to the terms of this agreement, National Bank of Commerce of Birmingham does hereby declare the lien of its mortgage dated September 7, 1995 in the amount of Fifty Thousand Dollars (\$50,000.00) and recorded in Inst. #1995-27273 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by Michael E. Ford, an unmarried man ("the Borrower") to First National Bank of Shelby County executed on October 25, 1996 in the amount of One Hundred Fifty-Six Thousand Dollars (\$156,000.00) and recorded in Inst. #1996-36178 in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described on the attached Exhibit A.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 20 day of November, 1996.

National Bank of Commerce of Birmingham

By: *W. E. Matthews*

Its: Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County in said state hereby certify that William E. Matthews, V. whose name as Vice President of National Bank of Commerce of Birmingham 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 20th day of November, 1996.

My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: Jan. 24, 2000.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

Dina D. Williams
Notary Public

11/26/1996-38944
08:18 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

EXHIBIT A

Part of the Northwest 1/4 of Section 7, Township 22, Range 2 West, situated in Shelby County, Alabama, more particularly described as follows:

Commence at the Northwest corner of Section 7 and go South 5 degrees 38 minutes west along the west boundary of Section 7 for 1196.00 feet to the point of beginning; thence continue along this line for 415.28 feet; thence South 24 degrees 31 minutes East for 969.21 feet to the north boundary of Shelby County Highway No. 12; thence North 73 degrees 59 minutes East along this boundary for 80.56 feet; thence continue along this boundary North 75 degrees 03 minutes East for 423.50 feet; thence North 10 degrees 51 1/2 minutes west for 1400.7 feet; thence South 70 degrees 04 minutes west for 622.10 feet to the point of beginning.

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