

SUBORDINATION AGREEMENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

Inst # 1998-06093

This Agreement made and entered into this 18th day of February, 1998, by and between Michael Stephen Barrow and wife, Linda B. Barrow (hereinafter collectively called Mortgagor), and First National Bank of Shelby County, (hereinafter called Mortgagee).

W I T N E S S E T H

Whereas, the Mortgagor executed a Mortgage to the Mortgagee, said mortgage being recorded in Instrument Number 1996-23149 in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

A parcel of land in the NW 1/4 of the NE 1/4 of Section 25, Township 21 South, Range 1 West, described as follows:

Commence at the NW corner of the NW 1/4 of the NE 1/4 of Section 25, Township 21 South, Range 1 West, thence East along the North line of said Section 25, a distance of 520.00 feet; thence turn right 88 deg. 47 min. 14 sec. and run Southerly 302.74 feet to the point of beginning; thence turn left 75 deg. 03 min. 45 sec. and run Southeasterly 217.56 feet; thence turn right 82 deg. 35 min. 52 sec. and run Southerly 433.30 feet to the centerline of Mt. Dixie Road; thence turn right 91 deg. 12 min. 54 sec. and run Westerly along said centerline 46.53 feet; thence turn right 2 deg. 06 min. 55 sec. and run Westerly along said centerline 81.57 feet to a point on the Northerly right of way of County Highway No. 28 being a counter-clockwise curve having a central angle of 6 deg. 14 min. 54 sec. and a radius of 833.37 feet thence turn right 25 deg. 12 min. 21 sec. from tangent an arc distance of 90.88 feet to a point in Moore Street; thence turn right 67 deg. 42 min. 45 sec. tangent leaving said right of way in a Northerly direction 373.20 feet; thence turn left 7 deg. 32 min. 07 sec. and run Northerly 43.80 feet to the point of beginning, being situated in Shelby County, Alabama.

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid mortgage to a mortgage executed to Mortgage America, Inc., recorded in Instrument Number 1998-06092 in the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGORS:

Michael Stephen Barrow
Michael Stephen Barrow
By Linda B. Barrow (attorney)
(in fact)

Linda B. Barrow
Linda B. Barrow

MORTGAGEE:

FIRST NATIONAL BANK OF SHELBY COUNTY

By: William R. Jones
As Its: In-House Counsel

Inst # 1998-06093

02/24/1998-06093
10:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

Mike A

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

On this 18th day of February, 1998, I, the undersigned authority a Notary Public in and for said County in said State do hereby certify that Michael Stephen Barrow and wife, Linda B. Barrow, whose names are signed to the foregoing instrument, and who are informed of the contents of said instrument, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 18th day of February, 1998.

[Signature]
Notary Public
My Commission Expires: 10/16/2000

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STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned authority, a Notary Public, in and for said County and in said State, hereby certify that William R. Justice, whose name as In House Counsel for First National Bank of Shelby County, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of said instrument, he, as such In House Counsel, and with full authority, executed the same voluntarily for and as the act of said Bank on the day the same bears date.

Given under my hand and official seal this 20th day of February, 1998.

[Signature]
Notary Public
My Commission Expires: 6-7-00

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02/24/1998-06093
10:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00