29804-2063

SUBORDINATION AGREEMENT

PURSUANT TO THE TERMS OF THE MORTGAGE ENTERED INTO BY AND BETWEEN FRANCIS T. THOMAS AND JUDITH M. THOMAS, HUSBAND AND WIFE, AND COMPASS BANK FILED FOR RECORD ON SEPTEMBER 2, 1997, IN INSTRUMENT #1997/28051 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, COMPASS BANK DOES HEREBY DECLARE SAID MORTGAGE FILED FOR RECORD IN INSTRUMENT #1997/28051 TO BE SECOND AND SUBORDINATE TO THE LIEN OF THE MORTGAGE GIVEN BY FRANCIS T. THOMAS AND JUDITH M. THOMAS, HUSBAND AND WIFE TO COMPASS BANK IN THE AMOUNT OF THREE HUNDRED NINETY-SIX THOUSAND SEVEN HUNDRED AND NO/100'S DOLLARS (\$396,700.00) EXECUTED ON THE 27TH DAY OF APRIL, 1998, AND RECORDED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SAID MORTGAGE ENCUMBERING CERTAIN REAL PROPERTY DESCRIBED
AS:

LOT 2121, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, AN EDDLEMAN COMMUNITY, 21ST SECTOR, AS RECORDED IN MAP BOOK 18, PAGE 52 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, THIS SUBORDINATION AGREEMENT HAS BEEN EXECUTED ON THIS OF DAY OF OCCUPANT OF 1998.

BY:

ITS: UAB Private Banking Manager

STATE OF ALABAMA

JEFFERSON COUNTY

)

I, THE UNDERSIGNED, A NOTARY PUBLIC, IN AND FOR SAID COUNTY IN SAID STATE HEREBY CERTIFY THAT ROD BY AND, WHOSE NAME AS 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/SHE, IN HIS/HER CAPACITY AS SUCH OF CERTIFICATION.

GIVEN UNDER MY HAND THIS AGE DAY OF COLL____, 1998.

NOTARY PUBLIC

MY COMMISSION EXPIRES:

Inst # 1998-16362

O5/O6/1998-16362
O9:10 AM CERTIFIED
O9:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 8.50