

SUBORDINATION AGREEMENT

This Agreement made this date by and between Union State Bank (herein called First Party), and National Bank of Commerce of Birmingham (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instrument #1997-23217, executed by Joey A. Stamba and wife Amie B. Stamba in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 14, according to the Survey of Falliston, First Sector, as recorded in Map Book 18, Page 66, in the Probate Office of Shelby County, Alabama.

Whereas, the Second Party will not make the said loan unless the First Party subordinates its mortgage to that mortgage to the Second Party.

Now therefore in consideration of One Dollar and other good and valuable consideration, the Parties hereto agree as follows:

The First Party, Union State Bank, consents and agrees that the lien of its mortgage recorded in Instrument #1997-23217, is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, National Bank of Commerce of Birmingham, which mortgage is recorded in Instr. # 1998-20389 in the said Probate Office.

Done this 21st day of May, 1998.

UNION STATE BANK

BY: Reed Alexander, Jr.
Its Vice President

STATE OF ALABAMA)
COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Reed Alexander, Jr., whose name as VP of Union State Bank, 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 the instrument, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 21st day of May, 1998.

Charles Bruce Hathorn
Notary Public Charles Bruce Hathorn
My Commission Expires: 8/25/01

06/03/1998-20331
10:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

Inst # 1998-20331