

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS, That

WHEREAS, on the 11TH day of JULY, 1997,
RANDALL & MARTHA LONG (hereinafter referred to as "Mortgagor") did
execute in favor of BANK OF ALABAMA (hereinafter referred to as
"Mortgagee"), a Real Estate Mortgage which then and does now constitute a
SECOND mortgage lien as recorded in INSTRUMENT #1997 - 23384,
said instrument being filed for record with the Judge of Probate, SHELBY
County, Alabama, said property being described as follows:

LOT 3129, RIVERCHASE COUNTRY CLUB 31ST ADDITION AS RECORDED IN MAP BOOK 18, PAGE 122, SHELBY COUNTY.

WHEREAS, the sum of 4 FORTY-FIVE THOUSAND DOLLARS
(\$ 45,000.00) is still owned and is secured by such mortgage; and

WHEREAS, Mortgagor desires to refinance said property and desires to
make a new term mortgage in favor of BOA MORTGAGE CO., LLC, (hereinafter referred
to as BOA MORTGAGE CO., LLC and to secure such lien by mortgage lien on the above
described property, and desires that mortgage lien in favor of Mortgagee be
subordinated and made junior to a mortgage lien which Mortgagor desires to
effect by executing said mortgage with

WHEREAS, Mortgagee (in consideration of the fact that their mortgage
will be better secured as a second lien on the property) has previously
agreed, and are now willing and desirous of executing such documents as is
necessary to execute a mortgage furnishing a valid first lien in favor of and
to

NOW, THEREFORE, Mortgagee does hereby subordinate this mortgage lien on
the above described land, as established by mortgage, with such mortgage now,
by virtue of this document, hereby being made subordinate and junior to the
mortgage executed by Mortgagee to BOA MORTGAGE CO., LLC, on the 16TH day of
JULY, 1998, a copy of which is attached hereto, to secure an
indebtedness of ONE HUNDRED TWENTY SIX THOUSAND DOLLARS
(\$ 126,000.00) Dollars.

1998. WITNESS, my hand and seal this the 16TH day of JULY

BANK OF ALABAMA

BY: 

Its: VICE PRESIDENT

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County and state,
hereby certify that J. JEFF SCHNEIDER whose name is signed
to the foregoing subordination agreement as VICE PRESIDENT of the
BANK OF ALABAMA, and who is known to me, acknowledged before me
on this date, that, being informed of the contents of said subordination
agreement, HE, as such officer and with full authority, executed the
same voluntarily for and as the act of the said CORPORATION,
on the day the same bears date.

This the 16TH day of JULY, 1998


NOTARY PUBLIC 6-4-2000

80682-8661 1998-28908 Inst

07/29/1998-28908
01:17 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 REC 8.30