

STATE OF Alabama
COUNTY OF Shelby

8351E-B661 & 1998-31538
10:11

SUBORDINATION AGREEMENT

WHEREAS, Jeffrey D. Parks and his wife, Sonya T. Parks
(herein referred to as "Borrower"), have applied to First Federal Bank
(the "Bank") for a loan of money to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrower unless the undersigned subordinate their lien in said property to the mortgage to be executed by the Borrower to the bank.

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, and in order to induce the Bank to make the requested loan to the Borrower, the undersigned hereby agree as follows:

The undersigned hereby subordinate to the mortgage to be executed by the Borrower to the Bank all right, title and interest at law of equity of the undersigned in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 27, according to the survey of Greystone 7th Sector, Phase 1, as recorded in Map Book 18, page 120 A,B, and C, in the Office of the Judge of Probate of Shelby County, Alabama.

including without limitation, that certain mortgage recorded in Instrument #1998/12022 in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF _____ has caused its Agreement with full authority for and on behalf of _____ to execute this Subordination Agreement this the 15th day of June, 1998.

BY: [Signature]

ITS: AVP

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public, in and for said county in said state hereby certify that Terrell Armstrong whose name as Asst. Vice President for Compass Bank is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he as such officer, and with full authority, executed the same voluntarily for and as the act of _____ on the day the same bears date.

Given under my hand and official seal this the 15th day of June, 1998

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES: 11/1/1999

08/14/1998-31538
10:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50