

STATE OF ALABAMA)

JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Victor B. Simmons and Louphelia G. Simmons
did execute and deliver to Compass Bank
a certain mortgage recorded in Real Volume 1998, page 06341
in the Office of the Judge of Probate of Shelby County, Alabama,
covering the real property therein and hereinafter described and
whereas the undersigned Compass Bank
is desirous of subordinating said mortgage and making same second,
subservient, subject and inferior to the lien of the mortgage to
Norwest Mortgage, Inc., recorded in
Instrument number _____ in the Office of
the Judge of Probate of Shelby County, Alabama, being in the
amount of \$ 121,500.00, executed by the said
Victor B. Simmons and Louphelia G. Simmons on the property described as:

Lot 5, according to the Survey of Dearing Downs, Third Addition, as recorded
in Map Book 8, Page 15, in the Probate Office of Shelby County, Alabama.

Inst # 1938-41167

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and as a further inducement for the said Norwest Mortgage, Inc.
to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00
to him in hand paid by said Norwest Mortgage, Inc.
the receipt whereof being hereby acknowledged, the undersigned
Compass Bank

does, by these presents, make, declare and confirm that the said
mortgage above specifically described and identified to be, and
the same is second, subordinate, subservient, subject and inferior
to the lien of the above mortgage to Norwest Mortgage, Inc.
in all things and in all respects without reservation.

IN WITNESS WHEREOF, the said Compass Bank
has caused this instrument to be executed by its duly authorized
officer on the day and date first set forth above.

COMPASS BANK

By: A. Gerald L. ner
Underwriting Mgr.

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said
County and in said State, hereby certify that A. Gerald L. ner
whose name as Vice President
of Compass Bank, a corporation, 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/she as such officer and with authority, executed the
same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 1st day of
October, 19 98.

Dorothy H. McFarland

My Commission Expires MY COMMISSION EXPIRES MAY 15, 1999

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