

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Jason W. Mann and Michelle C. Mann husband and wife and NBC Mortgage on the 15 day of December 19 98, and recorded in Real 9, page 27 in the Probate Office of Shelby County, Alabama NBC Mortgage does declare the lien of its mortgage filed for record on the 15 of December, 19 98, and recorded in Real _____, page _____ in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by National Bank of Commerce to National Bank of Commerce of Birmingham in the amount of Seventeen Thousand and no/100 (\$17,000.00) executed on the 15th day of December, 1998, and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 42 according to the Survey of Meadow Brook, 12th Sector, as recorded in Map Book 9, Page 27, in the Probate Office of Shelby County, Alabama Situated in Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this the 15th day of December, 1998.

By: Mary Jo Hand *Mary Jo Hand*
Its: Vice President

Inst # 1998-50096

12/16/1998-50096
10:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SMA 8.50

STATE OF ALABAMA
COUNTY OF Shelby

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Jason W. Mann whose name as wife, Michelle C. Mann of _____ is signed to 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, in his capacity as such officer executed the same for and as the act of said corporation.

Given under my hand this the 15th of Dec, 1998.

My Commission Expires _____

[Signature]
Notary Public