KNOW ALL MEN BY THESE PRESENTS that the debtsecured by that certain mortgage dated July 30, 1993, and executed by Danny O. Meadows and wife Rhonda E. Meadows, in favor of Union State Bank, Birmingham, Alabama, a corporation, recorded in the Office of Judge of Probate, Shelby County, Columbiana, in Mortgage Book Vol. 1993, Page 25919, and subsequently re-recorded in Mortgage Book Vol. 1995 Page 21814, is a second mortgage Master Note line of credit on property Tocated at 3500 Wyngate Trace, Birmingham, Alabama, 35242, and as of this 30th day of November, 1998, is an active account in good standing.

BY THIS WRITING Union State Bank hereby agrees that the aforesaid mortgage is to remain second and subordinate to that certain mortgage executed by Danny O. Meadows and wife Rhonda E. Meadows on this _______ day of _______ day of _______ day of ________ this agreement of subordination, Union State Bank in now way waives any rights or remedies under the original terms of the mortgage.

IN WITNESS WHEREOF said Union State Bank, Birmingham, Alabama, a corporation has hereunto caused its corporate name to signed and its Corporate seal to be affixed by Mary M. Cormier, Vice-President, on this 1st day of December, 1998.

UNION STATE BANK

STATE OF ALABAMA

SHELBY COUNTY

I, the undersigned Notary Public in and for said County, in said State, hereby certif that Mary M. Cormier, Vice-President, of Union State Bank, Birmingham, Alabama, a corporation, is signed to the foregoing subordination agreement, and who is known to me, acknowledged before me on this day that being informed of the contents of this subordination agreement, she, as such officer, and with full authority, executed the same voluntarily, for and as the acts of said corporation.

Given under my hand and seal this the 1st day of December, 1998.

Notary Public

Dellie Duck