SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and
between Wilson Randy Glenn and Kim Ann Glenn
and National Bank of Commerce, Birmingham, on September 25, 1998
and recorded in Inst#: 1998/41442 and re-recorded Inst#1998/45476 in the Office
of the Judge of Probate Shelby County, Alabama. National Bank of Commerce,
Birmingham does declare the lien of it's mortgage filed for
record on 10/22/98 and re-filed on 11/16/98 and recorded in Inst#1998/41442 and refiled in instrument #1998/45476 in the Probate Office of Shelby County, Alabama, to be second
and subordinate to the lien of mortgage given by Wilson Randy Glenn and
Kim Ann Glenn to Countrywide Mortgage Corp in the
amount of Sixty Five Thousand and n0/100 (\$65,000.00)
executed on 10/23/98 and recorded in the Probate Office
of Shelby County, Alabama.
IN WITNESS WHEREOF, THIS Subordination Agreement has been
executed on December 11, 1998 By: Vice President, National Bank of Commerce
State of Alabama

State of Alabama County of Shelby

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Bobbie Y. Williams whose name as Vice President of National Bank of Commerce of Birmingham 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 she in her capacity as such officer executed the same for and as the act of said corporation.

My commission expires

My commission expires

MY COMMISSION EXPIRES: Sept. 22, 2601.

MY COMMISSION EXPIRES: Sept. 22, 2601.