

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between KENT R. CLARK AND SPOUSE LINDA P. CLARK and NATIONAL BANK OF COMMERCE OF BIRMINGHAM on the 18TH day of NOVEMBER, 1998, and recorded in Real 1998, ~~page~~ -48328 in the Probate Office of SHELBY County, Alabama NATIONAL BANK OF COMMERCE OF BIRMINGHAM does declare the lien of its mortgage filed for record on the 4TH of DECEMBER, 1998, and recorded in Real 1998, ~~page~~ -48328 in the Probate Office of SHELBY County, Alabama to be second and subordinate to the lien of the mortgage given by KENT R. CLARK AND SPOUSE LINDA P. CLARK to National Bank of Commerce of Birmingham in the amount of TWO-HUNDRED FORTY THOUSAND (\$ 240,000) executed on the 26TH day of FEBRUARY, 1999, and recorded in the Probate Office of SHELBY County, Alabama.

Both mortgages are encumbering certain real property described as:

SEE ATTACHED EXHIBIT "A"

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this the 26TH day of FEBRUARY, 1999.

NATIONAL BANK OF COMMERCE OF BIRMINGHAM

Rebecca B. Paterson

By: REBECCA B. PATERSON

Its: ASSISTANT VICE PRESIDENT

Inst # 1999-09940

03/10/1999-09940

08:31 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 CRN 11.00

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that REBECCA B. PATERSON whose name as ASSISTANT VICE PRESIDENT of NATIONAL BANK OF COMMERCE 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 26TH of FEBRUARY, 1999.

My Commission Expires

NOTARY PUBLIC STATE OF ALABAMA
MY COMMISSION EXPIRES
MONTHLY FEE \$10.00

Julie C. Massengale
Notary Public

Exhibit A

Part of Lot "A" Sunny Meadows First Sector Second Phase as recorded in the Office of the Judge of Probate, Shelby County, Alabama, in Map Book 8, Page 7, being more particularly described as follows:

Beginning at the NW corner of the NE 1/4 of the NW 1/4 of Section 14, Township 19 South, Range 2 West, Shelby County, Alabama, run in a northerly direction along the west line of said Lot "A" for a distance of 94.0 feet to an existing iron rebar being the northmost corner of said Lot "A"; thence turn an angle to the right of 113° 18' and run in a southeasterly direction along the northeast line of said lot "A" for a distance of 262.64 feet to an existing iron rebar being the most easterly corner of said Lot "A" and being on the northwest right of way line of Meadow Brook Road; thence turn an angle to the right and run in a southwesterly direction along the NW right of way line of Meadow Brook Road (said NW right of Way line being on a curve and having a radius of 480.0 feet, and a deflection angle of 11° 40' 42.5") for a distance of 195.56 feet to the point of ending of said curve; thence run in a southwesterly direction still being the NW right of way line of Meadow Brook Road and along a line tangent to the end of said curve for a distance of 20.0 feet to the point of beginning of a new curve, said newest curve being concave in a southerly direction and having a radius of 1130.0 feet and a deflection angle of 0° 54' 09"; thence turn an angle to the left and run in a westerly direction along the northerly right of way line of said Meadow Brook Road for a distance of 35.60 feet to an existing iron rebar; thence turn an angle to the right and run in a northwesterly direction for a distance of 102.23 feet, more or less to the point of beginning.

Inst # 1999-09940

03/10/1999-09940
08:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

Inst # 1997-42400

12/31/1997-42400
10:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
007 HCD 364.30

Inst # 1997-42400