14405-30"

SUBORDINATION AGREEMENT

PURSUANT TO THE TERMS OF THE MORTGAGE ENTERED INTO BY AND BETWEEN NATIONAL BANK OF COMMERCE OF BIRMINGHAM AND DAVID L. MOLDE AND MALINDA L. WILKERSON, ON JULY 28, 1997, RECORDED IN INSTRUMENT #1997-25686 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, NATIONAL BANK OF COMMERCE OF BIRMINGHAM DOES HEREBY DECLARE SAID MORTGAGE FILED FOR RECORD IN INSTRUMENT #1997-25686 TO BE SECOND AND SUBORDINATE TO THE LIEN OF THE MORTGAGE GIVEN BY DAVID L. MOLDE AND MALINDA L. MOLDE, HUSBAND AND WIFE TO AMERICA'S WHOLESALE LENDER, ITS SUCCESSORS AND ASSIGNS IN THE AMOUNT OF TWO HUNDRED FORTY THOUSAND AND 90/100 DOLLARS (\$240,000.00) EXECUTED ON THE 27TH DAY OF MAY, 1999, AND RECORDED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SAID MORTGAGE ENCUMBERING CERTAIN REAL PROPERTY DESCRIBED AS:

LOT 152, ACCORDING TO THE SURVEY OF 1ST AMENDED PLAT OF GREYSTONE FARMS, MILNER'S CRESCENT SECTOR, PHASE I, AS RECORDED IN MAP BOOK 19, PAGE 140, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

**THIS IS TO CERTIFY THAT MALINDA L. WILKERSON AND MALINDA L. MOLDE IS ONE AND THE SAME PERSON.

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STATE OF ALABAMA)
JEFFERSON COUNTY)
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CAPACITY AS SUCH OFFICER EXECUTED THE SAME FOR AND AS THE ACT OF SAID CORPORATION.

GIVEN UNDER MY HAND THIS 25th DAY OF 100, 1999.

NOTARY PUBLIC

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MY COMMISSION EXPIRES: 9/9/9

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