

STATE OF ALABAMA
JEFFERSON COUNTY

SUBORDINATION OF MORTGAGE

THIS SUBORDINATION OF MORTGAGE executed this 12th day of August, 1999, by FIRST COMMERCIAL BANK ("First Commercial"), and Vincent Holifield and Jacquelyn M. Holifield, a married couple ("Holifields").

WITNESSETH:

WHEREAS, Vincent Holifield and Jacquelyn M. Holifield is/are the owner(s) of the real estate more particularly described as follows:

Lot 14, according to the Survey of Park Forest, 5th Sector, as recorded in Map Book 17, Page 91, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

WHEREAS, Holifields' heretofore executed a mortgage in favor of First Commercial Bank, filed for record April 16, 1999, recorded in 1999/16201, in the Probate Office of Shelby County, Alabama (the "First Commercial Mortgage"); and

WHEREAS, Holifields' now desire(s) to obtain a mortgage loan from Dovenmuehle Mortgage (the "Dovenmuehle Mortgage") in the principal amount of \$ 105,500.00; and

WHEREAS, Dovenmuehle is desirous of extending credit to Holifields' provided that First Commercial subordinates the lien of the First Commercial Mortgage; and

WHEREAS, in order to induce Dovenmuehle to make the loan to Holifields', First Commercial is willing and desirous to subordinate the lien of the First Commercial Mortgage to the lien of the mortgage of Dovenmuehle dated 12th day of August, 1999, executed by Holifields', filed for record in the Probate Office of Shelby County, Alabama, recorded in Inst# 1999-34625.

NOW, THEREFORE, for and in consideration of the premises and of Ten and No/100 Dollars (\$10.00) and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned do hereby covenant, stipulate, warrant and agree as follows:

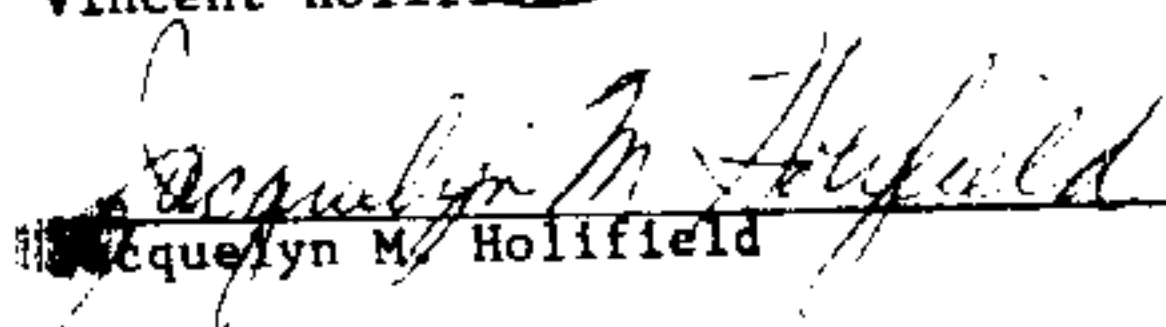
1. First Commercial hereby subordinates all its right, title and interest in and to the lien created by the First Commercial Mortgage and other loan documents as defined in the mortgage in favor of Dovenmuehle, its successors and assigns; provided, however, that nothing herein shall be construed to subordinate any rights that First Commercial may have under its mortgage to any debts owing to Dovenmuehle by (the) Holifields' in excess of the original \$ 105,500.00 secured by the Dovenmuehle Mortgage.

2. Holifields', as mortgagor(s) under the First Commercial Mortgage, hereby consent(s) to the subordination of the First Commercial Mortgage to the Dovenmuehle Mortgage.

08/17/1999-34626
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SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

IN WITNESS WHEREOF, the parties have hereunto caused this Subordination of Mortgage to be executed effective this 12th day of August, 1999.


Vincent Holifield


Jacquelyn M. Holifield

FIRST COMMERCIAL BANK

BY:


Tonya Mackinaw

ITS:

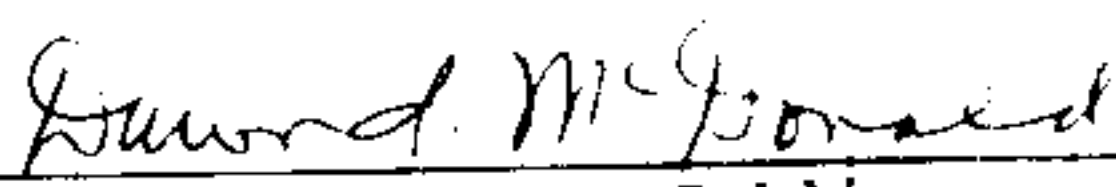
Home Equity Officer

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Vincent Holifield and Jacquelyn M. Holifield whose name s are signed to the foregoing Subordination, and who are known to me, acknowledged before me on this day that, being informed of the contents of the Subordination, have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 12th day of August, 1999.

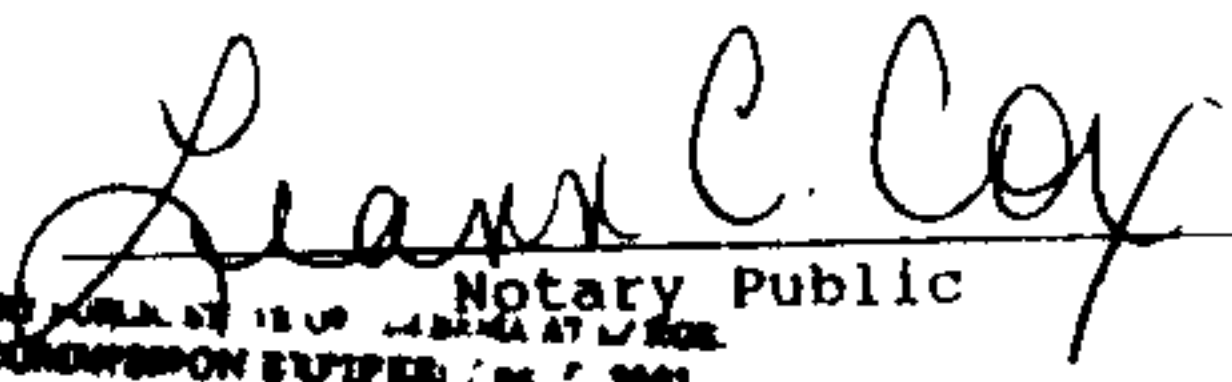



Notary Public

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Tonya Mackinaw whose name as Home Equity Officer, of FIRST COMMERCIAL BANK, is signed to the foregoing Subordination, and who is known to me acknowledged before me this day that, being informed of the contents of said instrument, has as such officer, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 12th day of August, 1999.


Notary Public
NOTARY PUBLIC IN AND FOR THE STATE OF ALABAMA
MY COMMISSION EXPIRES: 06.01.2001
BONDED THIS NOTARY PUBLIC UNDER NO. 1234

Inst # 1999-34626

08/17/1999-34626
03:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00