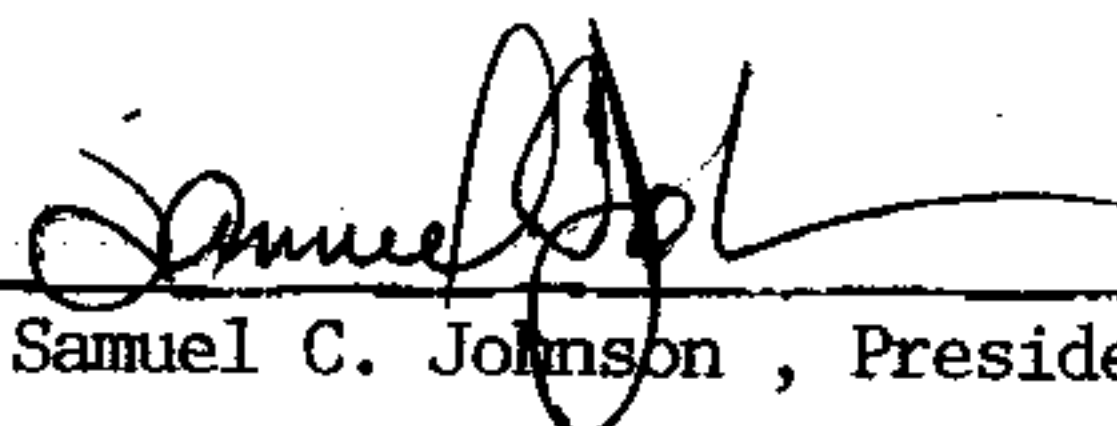


Subordination Agreement

In consideration of the premises, Johnson & Associates Mortgage Co., Inc. ~~do hereby~~
 subordinate and make junior thereto its mortgage from John E. and Jann P. Darkow
 filed 12-21-98 and recorded in Volume 9816, Page 2487 in Jefferson County,
Alabama, to the certain mortgage from Equity National Mortgage to
John E. and Jann P. Darkow dated _____, filed on 9/3/99 and
 recorded in Volume 1999, Page 37146 in the Office of the Judge of Probate of
Jefferson County, Alabama.

Inst # 1999-37147

Dated this 17th day of August, 19 99



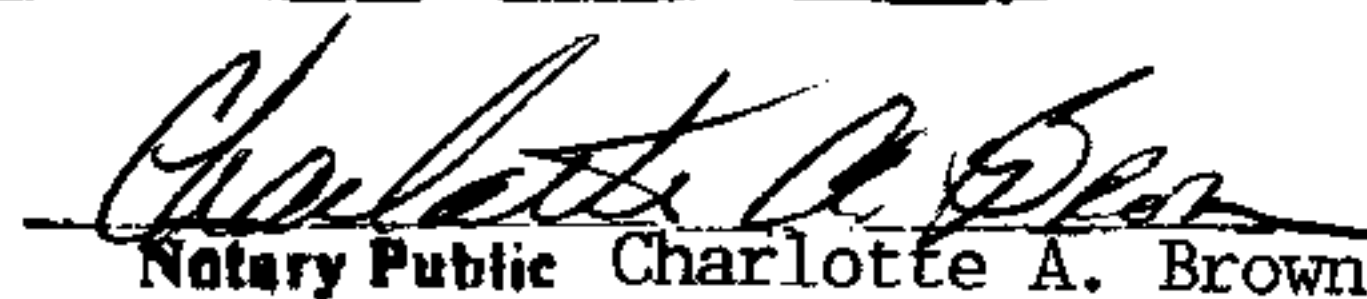
Samuel C. Johnson, President
Johnson & Associates Mortgage Co., Inc.

State of Alabama

County of Jefferson

I, the undersigned, a Notary Public, in and for said county, in said state, hereby certify that
Samuel C. Johnson whose name is signed as
President is signed to the foregoing agreement, and who is known to me,
 acknowledged before me on this day that, being informed of the contents of the agreement, (he) (she),
 as such officer and with full authority, executed the same voluntarily for and as the act of said
 corporation.

Given under my hand and official seal, this 17th day of August, 19 99



Notary Public Charlotte A. Brown

October 13, 2001

My Commission Expires 7

Inst # 1999-37147

09/03/1999-37147
 09:39 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 NMS 8.50