SUBORDINATION AGREEMENT

WHEREAS, Garry B. Crowder and Jill E. Evans executed a Mortgage to Compass Bank and the same was recorded in Instrument 9603/6440 in the Probate Office of Shelby County, Alabama, and

WHEREAS, Garry B Crowder and Jill E. Evans have on November 11, 1999, executed a mortgage to Compass Bank securing a debt in the amount of \$900,000.00, and

WHEREAS, Compass Bank agrees to subordinate its mortgage recorded in Instrument No. 9603/6440 to the mortgage of Compass Bank referred to above,

NOW THEREFORE, the undersigned Compass Bank hereby subordinates its mortgage recorded in Instrument No. 9603/6440 in the Probate Office of Shelby County, to that certain mortgage executed by Garry B. Crowder and Jill E. Evans dated November 11, 1999 and recorded in Instrument # 1999-47057, in the Probate Office of Shelby County, Alabama.

Done this 21 day of November, 1999.

Compass Bank

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STATE OF ALABAMA: JEFFERSON COUNTY:

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Total Whise whose name as ICE Vesice of Compass Bank is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said Compass Bank.

Given under my hand this the later day of November, 1999.

Notary Public

My Commission Expires: 8/19/99

MY COMMISSION EXPIRES DECEMBER 23, 2000

11/17/1999-47058 10:00 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8.50