

SUBORDINATION AGREEMENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

This Agreement made and entered into this 8th day of December, 1999 by and between **Scottie Dean Holden and Vickie Woods Holden** (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County**, (hereinafter called Mortgagee).

W I T N E S S E T H

Whereas, the Mortgagor executed a Mortgage to the Mortgagee, said mortgage being recorded in **Instrument Number 1997-36639** in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

A parcel of land in the SE 1/4 of the SW 1/4 of Section 7, Township 20 South, Range 3 West, Shelby County, Alabama, described as follows: Commence at the SW corner of the SE 1/4 of the SW 1/4 of Section 7, Township 20 South, Range 3 West; thence East along South line of said 1/4 - 1/4 Section 682.52 feet to the centerline of a churt road having a 50 foot right of way for the point of beginning; thence 39 deg. 15 min. left and run along centerline of said road 79.0 feet to the point of beginning of a curve having a central angle of 16 deg. 15 min.; thence along arc of said curve 99.33 feet to the point of tangent; thence continue along tangent of last described curve 374.41 feet to the beginning of a curve having a central angle of 13 deg. 47 min.; thence along arc of said curve 49.68 feet to point of tangent; thence continue along tangent of last described curve 22.31 feet to a curve having a central angle of 12 deg. 52 min.; thence continue along arc of said curve 49.79 feet to the point of tangent; thence continue along tangent of last described curve 185.78 feet to a curve having a central angle of 42 deg. 37 min.; thence continue along arc of said curve 76.28 feet to the point of tangent; thence continue along tangent of last described curve 5.55 feet to a point being centerline intersection of 50 foot right of way and 20 foot access easement; thence run east to the East boundary of said SE 1/4 of SW 1/4; thence turn an angle to the right and run along said East boundary of said 1/4 - 1/4 Section to the SE corner of said 1/4 - 1/4 Section; thence turn an angle to the right and run to the point of beginning; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid mortgage to a mortgage executed to **First National Bank of Shelby County**, recorded in **Instrument Number 1999-49895** in the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGOR:


Scottie Dean Holden


Vickie Woods Holden

MORTGAGEE:

FIRST NATIONAL BANK OF SHELBY COUNTY

By:  Inst # 1999-49896
William R. Justice
As Its: In-House Counsel

12/09/1999-49896
02:07 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 12.00

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

On this 8th day of December, 1999, I, the undersigned authority a Notary Public in and for said County in said State do hereby certify that Scottie Dean Holden & Vickie Woods Holden, husband and wife, whose names are signed to the foregoing instrument, and who are informed of the contents of said instrument, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 8th day of December, 1999.



Notary Public

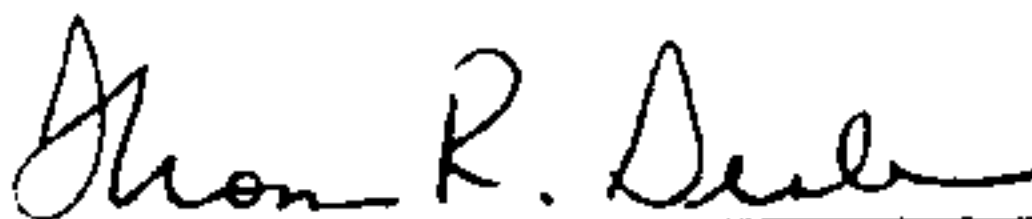
My Commission Expires: 11/7/2001

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned authority, a Notary Public, in and for said County and in said State, hereby certify that William R. Justice, whose name as In House Counsel for First National Bank of Shelby County, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of said instrument, he, as such In House Counsel, and with full authority, executed the same voluntarily for and as the act of said Bank on the day the same bears date.

Given under my hand and official seal this 8th day of December, 1999.



Notary Public

My Commission Expires: 11/7/2001

12/09/1999-49896
02:07 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOE CJ1 12.00