

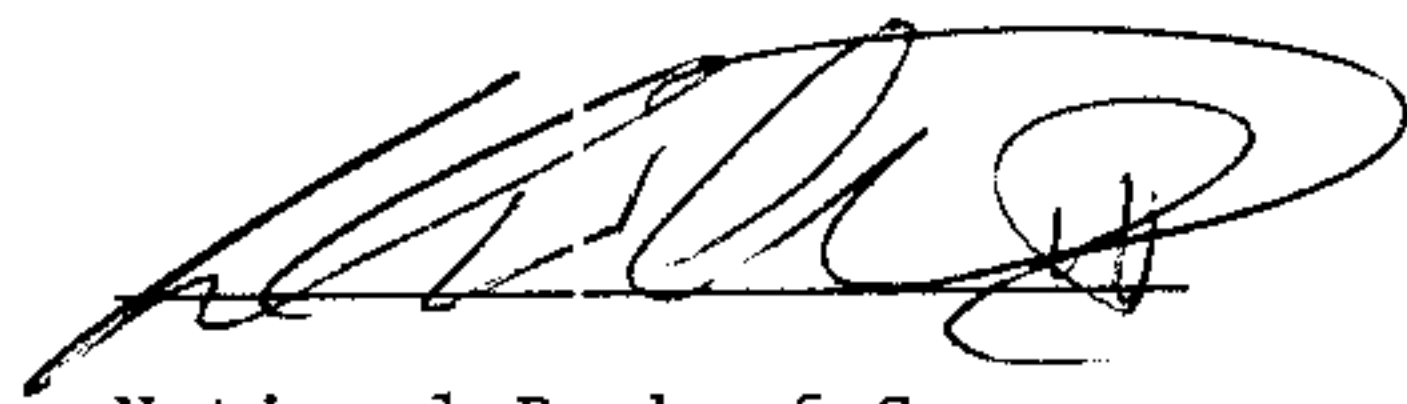
SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Daniel H. Baldwin and Barbara J. Baldwin and National Bank of Commerce on the 29th day of November, 1993, and recorded in Real 1993, page 40587 in the Probate Office of Shelby County, Alabama National Bank of Commerce does declare the lien of its mortgage filed for record on the 29th of November, 1993, and recorded in Real 1993, page 40587 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by National Bank of Commerce to National Bank of Commerce of Birmingham in the amount of \$180,000 (\$) executed on the 9th day of April, ~~19~~ 2001, and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 3208, according to the Map and Survey of Riverchase Country Club, 32nd Addition, as recorded in Map Book 14, Page 53 A&B, in the Probate Office of Shelby County, Alabama

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this the 16th day of April, ~~19~~ 2001.



National Bank of Commerce

By: Carl W. Albright, III

Its: Assistant Vice-President

Inst # 2001-15915

04/24/2001-15915
10:40 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MB 11.00

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Carl W. Albright, III whose name as Assistant Vice-President of National Bank of Commerce is signed to the foregoing Agreement and who is known to me acknowledged before me that being informed of the contents of the above and foregoing Agreement he, in his capacity as such officer executed the same for and as the act of said corporation.

Given under my hand this the 16th of April, ~~19~~ 2001.

My Commission Expires Aug. 16, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Angela Carter Braggell
Notary Public