

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Neal E. Schmidt and Judy N. Schmidt to the National Bank of Commerce of Birmingham on March 7, 2001 and recorded in Instrument Number 2001-12796 in the Probate Office of Shelby County, Alabama.


National Bank of Commerce of Birmingham does declare the lien of its mortgage dated March 7, 2001 and recorded in Instrument Number 2001-12796 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 of Birmingham to Neal E. Schmidt and Judy N. Schmidt in the amount of One Hundred Ninety-Five Thousand Seven Hundred and no/100----- (\$195,700.00) executed on November 5, 2001 recorded in the Probate Office of Shelby County, Alabama.

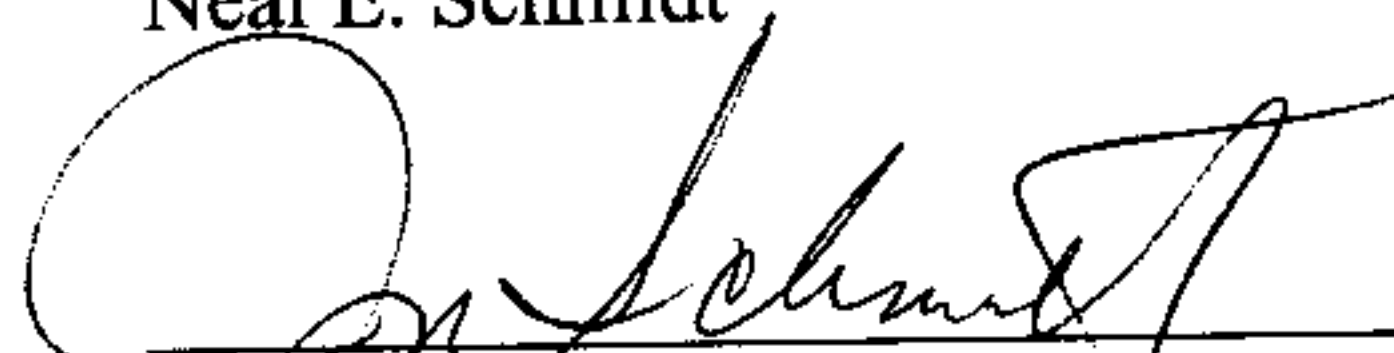
Both mortgages are encumbering certain real property described as:

Lot 3513, according to the Survey of Riverchase Country Club, 35th Addition, as recorded in Map Book 16, Page 113, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this

14th of November, 2001.


Neal E. Schmidt


Judy N. Schmidt

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 

Its: 

11/15/2001-49656
02:59 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HEL 94.00

Instrument # 2001-49656

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Neal E. Schmidt ~~and~~ Judy N. Schmidt 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 or she, executed the same voluntarily and as their act on the day the same bears day.

Given under my hand and official seal of office this the 14th day of November, 2001.

PEGGY I. MURPHREE
MY COMMISSION EXPIRES FEBRUARY 20, 2003

Notary Public

AFFIX SEAL

My Commission Expires 2-20-03

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that John P. North whose name as Vice President of National Bank of Commerce of Birmingham 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 or she, is his/her capacity as such officer executed the same for and as the act of said corporation.

Given under my hand and official seal of office this the 9th day of November, 2001.

William L. Roberts
Notary Public

AFFIX SEAL

My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Dec 19, 2004
BONDED LISTED NOTARY PUBLIC UNDERWRITERS

Inst # 2001-49656

11/15/2001-49656
02:59 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 14.00