

SUBORDINATION AGREEMENT

Inst # 2001-49764

Pursuant to the terms of the mortgage entered into by and between Donald W. Langner and Melanie D. Langner to National Bank of Commerce of Birmingham on April 14, 2000 and recorded in Instrument Number 2000-13860 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated April 14, 2000 and recorded in Instrument Number 2000-13860 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by Donald W. Langner and Melanie D. Langner to New South Federal in the amount of One Hundred Eighty-Four Thousand and no/100-----(\$184,000.00) executed on October 26, 2001 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 2-A, ACCORDING TO THE SURVEY OF 1986 ADDITION TO SHELBY SHORES, AS RECORDED IN MAP BOOK 10, PAGE 51, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 26th of October, 2001.

Donald W. Langner
Donald W. Langner

Melanie D. Langner
Melanie D. Langner

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: [Signature]
Its: Officer

11/16/2001-49764
10:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Donald W. Langer Jr. and Melaine D. Langer 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, in 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 20th day of October, 2001.

Jatinda K. Martin
Notary Public

AFFIX SEAL

My Commission Expires: _____

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that John Turner whose name as Agent 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 26th day of October, 2001.

James S. Davis
Notary Public

AFFIX SEAL

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Dec 18, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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10:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00