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20021003000481450 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
10/03/2002 12:56:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Janie D. Moffatt to National Bank of Commerce of Birmingham on November 27, 2001 and recorded in Instrument Number 2002-00260 in the Probate Office of Shelby County, Alabama. National Bank of Commerce of Birmingham does declare the lien of its mortgage dated November 27, 2001 and recorded in Instrument Number 2002-00260 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by National Bank of Commerce of Birmingham in the amount of Eighty-Nine Thousand and no/100-----(\$89,000.00) executed on September 16, 2002 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 20-A, according to a Resurvey of Lot 20, Dogwood Forest Second Phase, as recorded in Map Book 17, page 95, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 14th of September, 2002.

Janie D. Moffatt
Janie D. Moffatt

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: [Signature]
Its: V.P.

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Jarvis D Moffatt whose name 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 executed the same voluntarily on the date the same bears date.

Given under my hand and official seal of office this 16th day of September, 2002.

Cynthia B Keith

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar. 1, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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 _____ whose name as _____ 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 ____ day of _____, 2002.

Notary Public

AFFIX SEAL

My Commission Expires: _____