

7748

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 as Instrument #20021003000481450.

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.

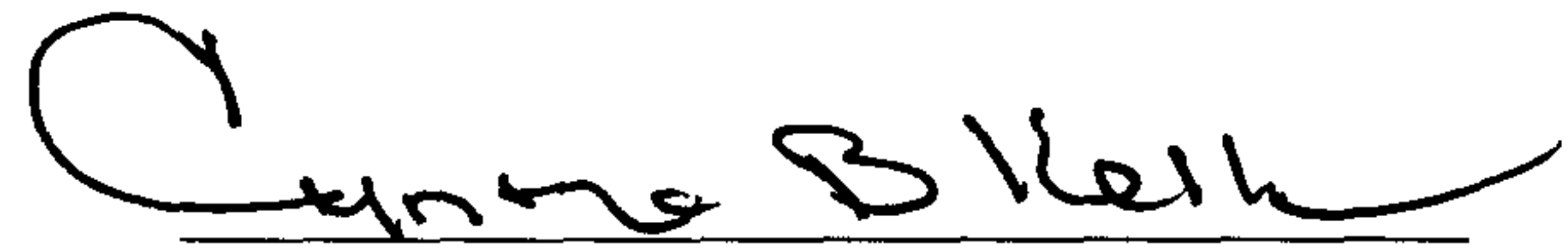
THIS SUBORDINATION AGREEMENT IS RE-RECORDED TO ADD THE NOTARY PUBLIC ACKNOWLEDGMENT ON PAGE 2.

20021217000632140 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
12/17/2002 14:50:00 FILED/CERTIFIED

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Janie 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.



Notary Public

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

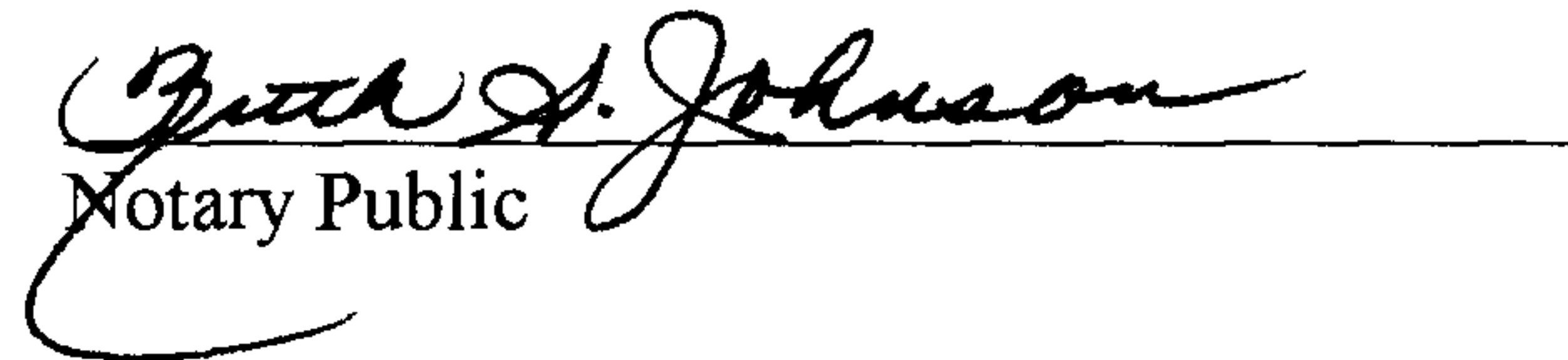
AFFIX SEAL

My Commission Expires: _____

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Bill Isbell 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 16th day of September, 2002.



Notary Public

AFFIX SEAL

My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: June 29, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS