



20040609000312280 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
06/09/2004 13:41:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

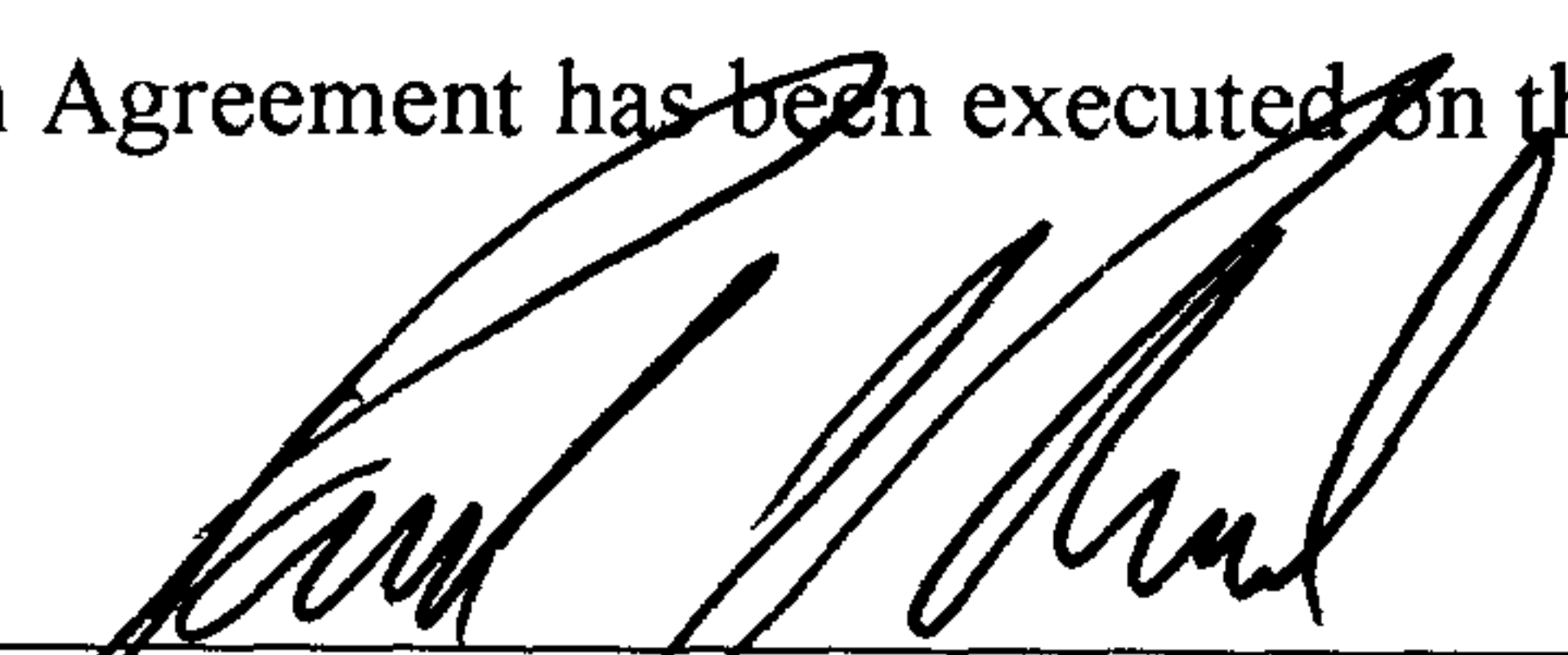
Pursuant to the terms of the mortgage entered into by and between Paul Marshall Howard and Zoe A. Howard to National Bank of Commerce of Birmingham dated May 3, 2004 and recorded in Inst * in the Probate Office of Shelby County, Alabama.
*Inst # 20040517000259460

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated May 3, 2004 and recorded in Inst * in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by HSBC Mortgage Co. in the amount of One Hundred Twenty Thousand Dollars and no/100-----(\$120,000.00) executed on May 24, 2004 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

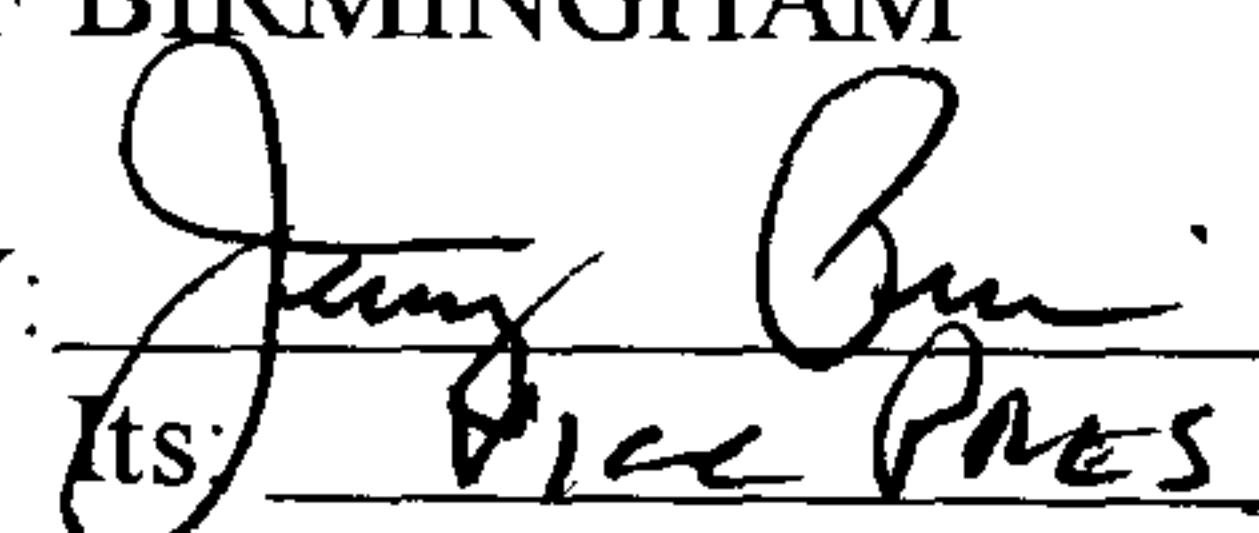
LOT 60, ACCORDING TO THE SURVEY OF SOUTHERN HILLS, SECTOR 6, PHASE I, AS RECORDED IN MAP BOOK 17, PAGE 93, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 2nd day of June, 2004.


Paul Marshall Howard


Zoe A. Howard

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 
Its: VICE PRES.

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Paul Howard & Zoe A. Howard 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 2nd day of June, 2004.

Valerie A. England
Notary Public

AFFIX SEAL

My Commission Expires: 02/25/08

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Terry Price 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 24th day of May, 2004.

Sistina A. Spazari
Notary Public

AFFIX SEAL

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr 18, 2006
BOUNDED THRU NOTARY SEAL OF