

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Norman G. Barnes and Judy C. Barnes to National Bank of Commerce of Birmingham on August 21, 2002 and recorded in Inst 20020909000431070 and in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated August 21, 2002 and recorded in Inst 20020909000431070 and 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 One Hundred Sixty Six Thousand Eight Hundred Dollars and no/100----(\$166,800.00) executed on March 26, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 1725-A, according to the Re-Subdivision of Highland Lakes, 17th Sector, an Eddleman Community, recorded in Map Book 27, page 90, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 26 of March, 2003.

Norman G. Barnes

Norman G. Barnes

Judy C. Barnes

Judy C. Barnes

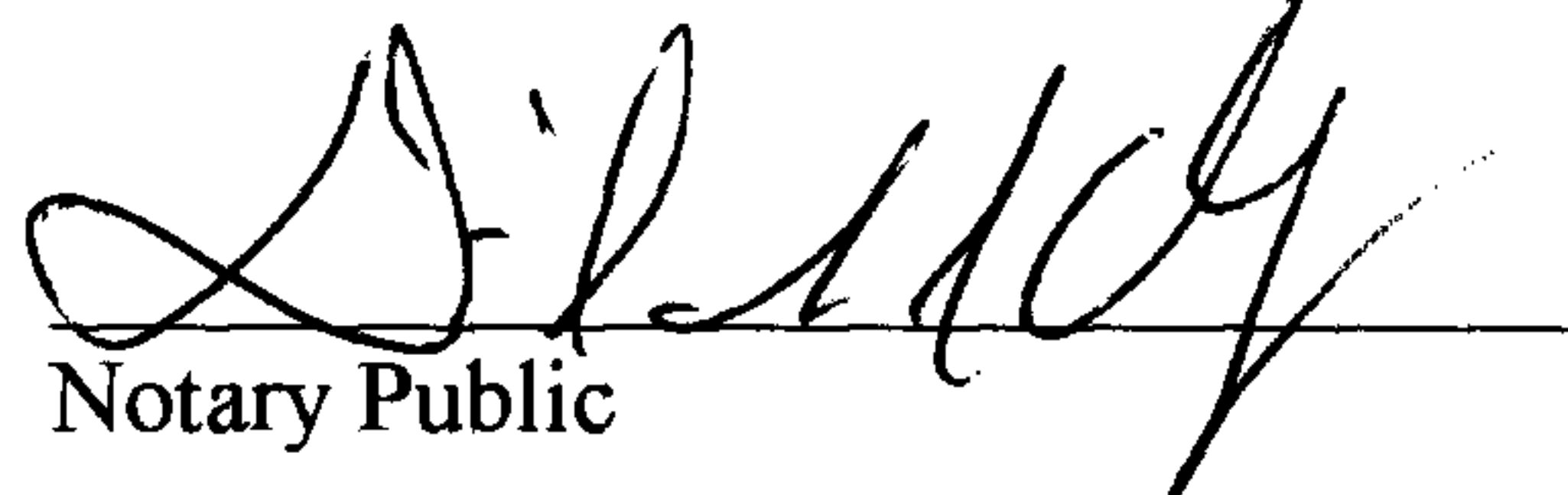
NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY Sandra D. Whitcomb
Its: Vice President

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Norman B. and Judy C. Barnes 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 16 day of March, 2003.


Notary Public

AFFIX SEAL

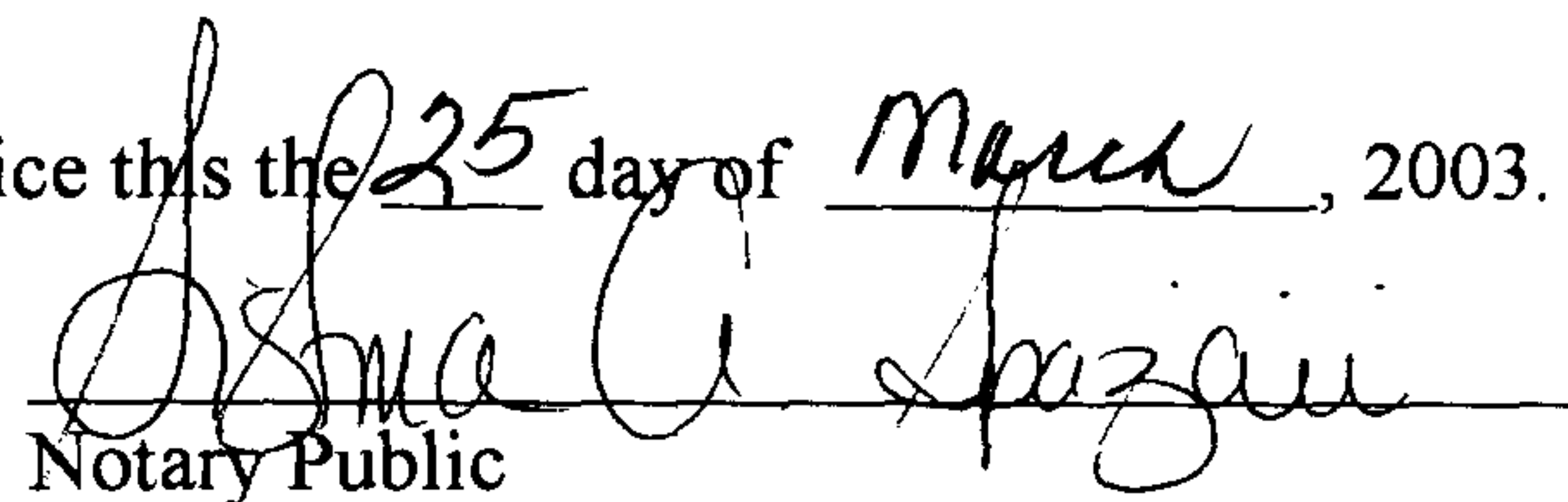
MY COMMISSION EXPIRES JUNE 18, 2006

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 Debra B. Parrott 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, 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 25 day of March, 2003.


Notary Public

AFFIX SEAL

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr 15, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITING

My Commission Expires: _____