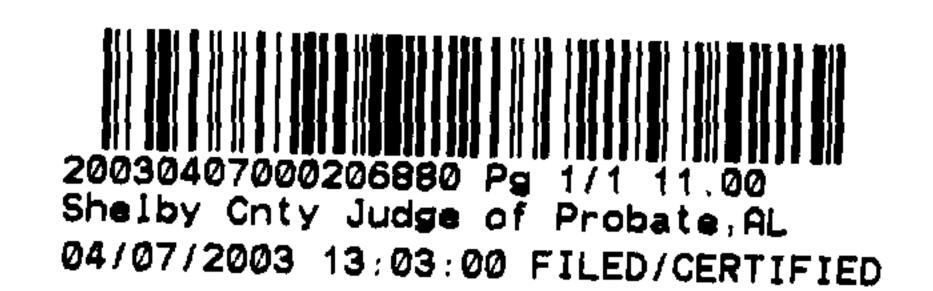
MOSS & CONDON, LLC 300 UNION HILL DRIVE, SUITE 200 BIRMINGHAM, AL 35209



SUBORDINATION AGREEMENT This Subordination of Mortgage is executed this day of March, 2003 by SouthTrust Bank. WITNESSETH WHEREAS, SouthTrust Bank is the owner and holder of that certain mortgage from Johnny W. Sisk and his wife Joyce Y. Sisk recorded in Instrument 2001/13693 in the Probate Office of Shelby, Alabama, said property being more particularly described as follows: Lot 69, according to the Survey of Meadow Brook, 18th Sector, Phase I, as recorded in Map Book 10, page 26, in the Probate Office of Shelby County, Alabama. WHEREAS, MortgageSouth, L.L.C. is making a mortgage loan to Johnny W. Sisk and his wife Joyce Y. Sisk in the amount of Three Hundred Twenty Two Thousand Seven Hundred and 00/100 Dollars (\$322,700.00) said loan secured by a mortgage which encumbers the above described real property. WHEREAS, MortgageSouth, L.L.C. as a condition for making a 1st mortgage loan requires SouthTrust Bank to subordinate the lien of its mortgage to the lien of MortgageSouth, L.L.C. and SouthTrust Bank has agreed to do so. NOW, THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto and in further consideration of the sum of Ten and 00/100 Dollars (\$10.00) in hand paid by MortgageSouth, L.L.C. to SouthTrust Bank, the receipt and sufficiency of which is hereby acknowledged, SouthTrust Bank does hereby covenant, consent and agree to and with MortgageSouth, L.L.C. that the lien of SouthTrust Bank shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of MortgageSouth, L.L.C. which encumbers the above described property provided, however, that the subordination is limited to the amount of One Hundred Nineteen Thousand and 00/100 Dollars (\$119,000.00). IN WITNESS WHEREOF, this agreement is executed the day and year first written above. SOUTHTRUST BANK Signed, sealed and delivered in the presence of: 115: Assistant Vice tresident STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael D. Mins whose name as an officer of SouthTrust Bank., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the content of said instrument, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 25 Hz day of March, 2003.

Notary Public:
My commission expires: MacL 16 2007

P. 02/02