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SUBORDINATION AGREEMENT

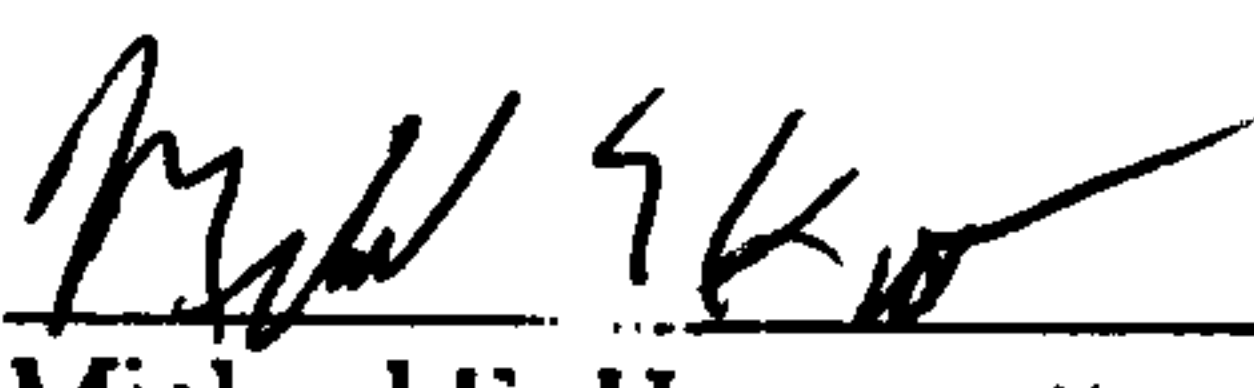
Pursuant to the terms of the mortgage entered into by and between Michael E. Honeycutt and Cynthia C. Honeycutt to National Bank of Commerce of Birmingham on April 13, 1999 and recorded in Inst 1999-18838 and amended on October 16, 2002 and recorded in Inst 20021031000539050 in the Probate Office of Shelby County, Alabama. National Bank of Commerce of Birmingham docs declare the lien of its mortgage dated April 13, 1999 and recorded in Inst 1999-18838 and amended on October 16, 2002 and recorded in Inst 20021031000539050 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by America's Wholesale Lender in the amount of Seventy Nine Thousand Dollars and no/100---(\$79,000.00) executed on March 26, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

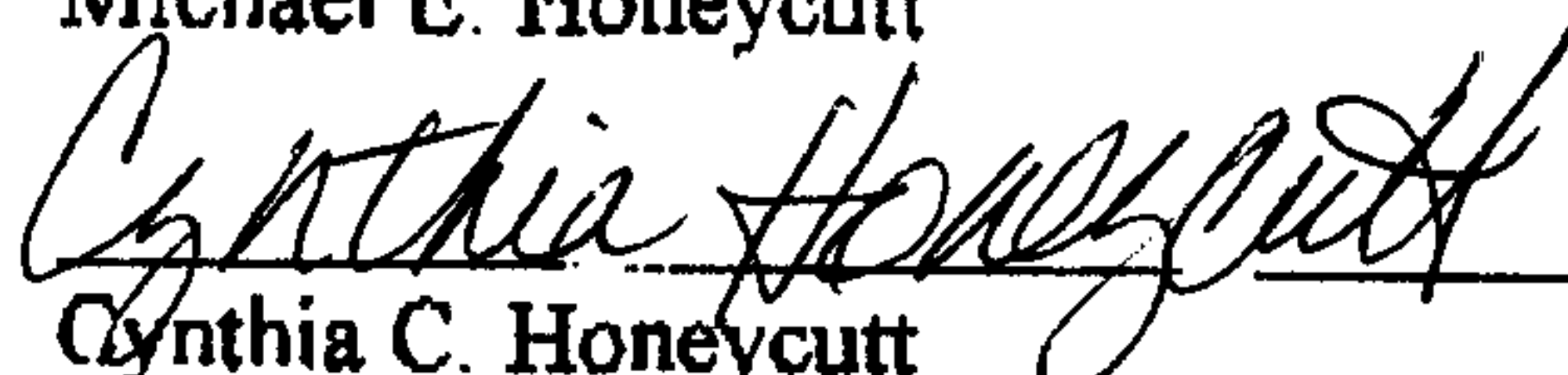
Lot 63, according to the Survey of Scottsdale, Third Addition, Phase Two, as recorded in Map Book 9, page 12, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this

26th of March, 2003.




Michael E. Honeycutt



Cynthia C. Honeycutt

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 
Its: ASST Branch MGR / Officer

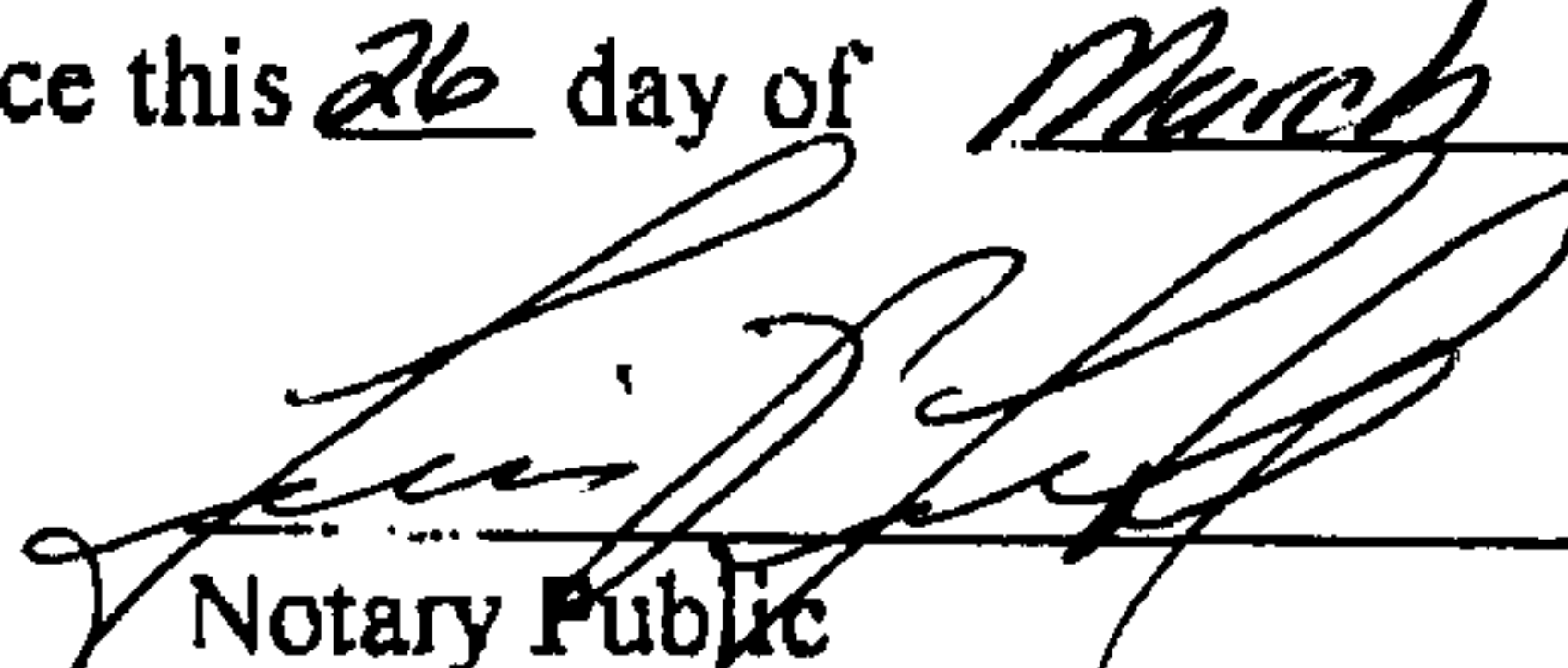
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STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Michael E. Honeycutt and Cynthia G. Honeycutt 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 26 day of March, 2003.



Notary Public

AFFIX SEAL

My Commission Expires: 2-4-04

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Katie Hall 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, 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 21 day of March, 2003.



Notary Public

AFFIX SEAL

My Commission Expires: 3/4/04