

SUBORDINATION AGREEMENT

This subordination agreement is made this 7th day of May, 2003, by SouthTrust Bank, NA who is the holder of that mortgage recorded in the Probate Office of Shelby County, Alabama, from Timothy D. Byrd and wife, Cristine K. Byrd, filed for record in Book 2001-48314, and; said mortgage in the amount of \$12,800.00 AND;

Whereas, SouthTrust Bank, NA is desirous of making the above described mortgage a second and inferior and subordinate mortgage to that mortgage to Crescent Bank and Trust Company recorded

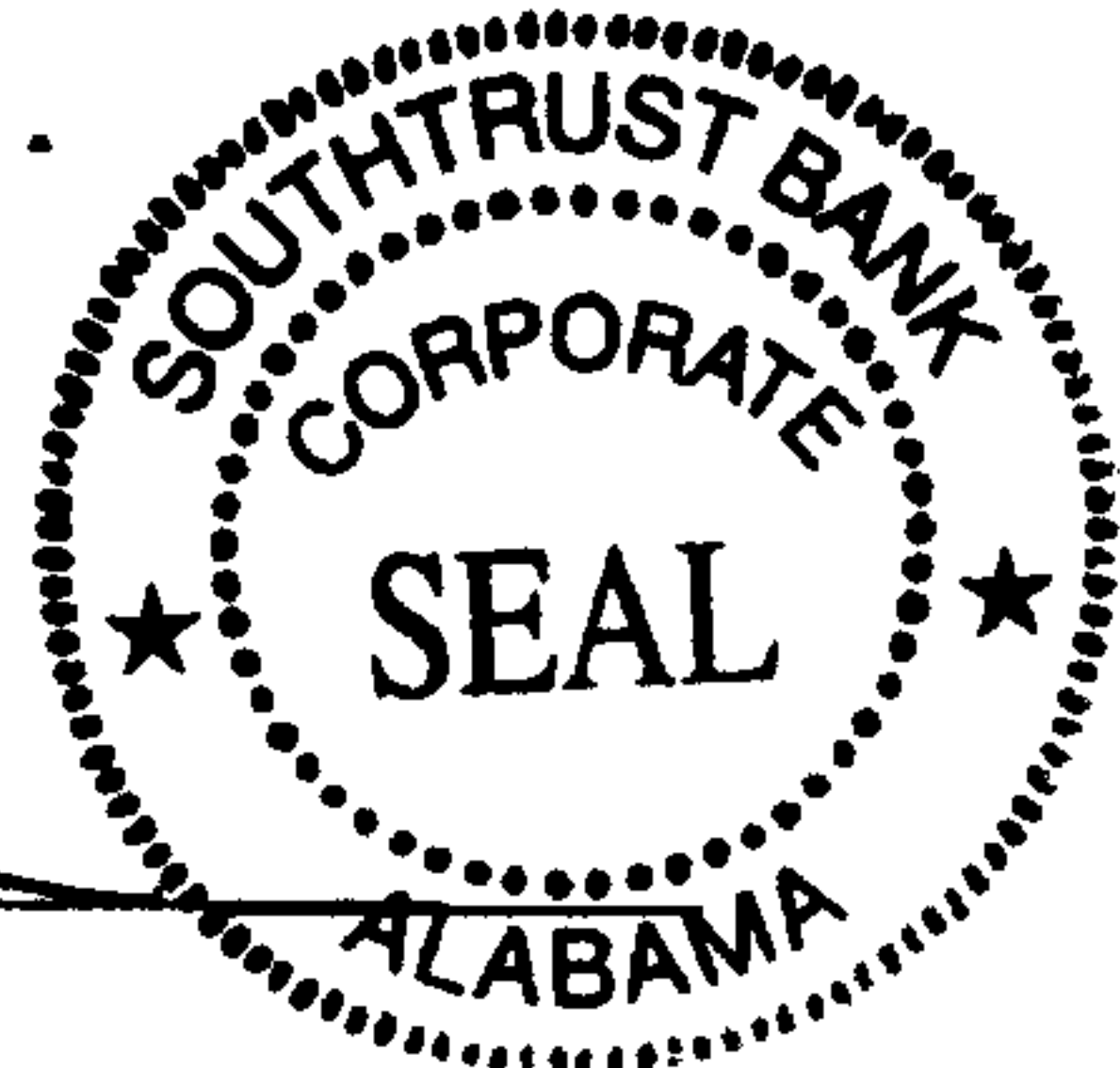
20030514000 299390, being dated May 7, 2003, new mortgage not to exceed \$120,000.

Therefore, in consideration of which is hereby acknowledged, SouthTrust Bank, NA does hereby subordinate, quit claim, acquit, release and forever discharge the above described mortgage to that mortgage executed by Timothy D. Byrd and wife, Cristine K. Byrd, dated August 29, 2001, and agree that the purpose of this instrument is to subordinate all mortgage interest of SouthTrust Bank, NA to the mortgage interest of Crescent Bank and Trust Company; said mortgage to I, being dated May 7, 2003.

Dated this 10 day of May, 2003.

SOUTHTRUST BANK, NA

Stephen G. Pierce

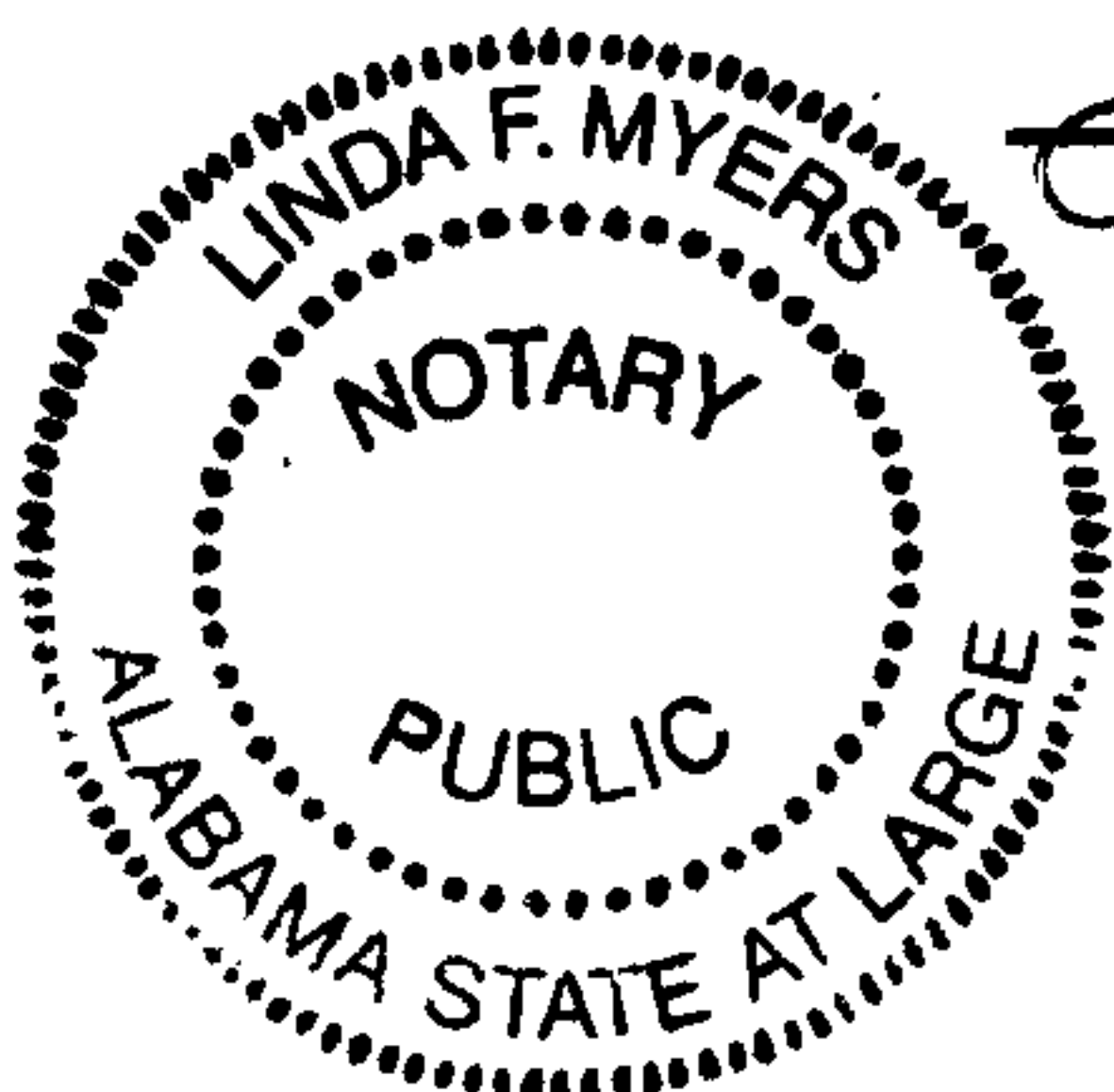


STATE OF ALABAMA

Jefferson COUNTY

I, Stephen A. Pierce, the undersigned, hereby certify that whose name AS Asst Vice President of SouthTrust Bank, NA is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance, the same was executed voluntarily on the day the same bears date.

Given under my hand and seal this 7th day of May, 2003.



Linda F. Myers
NOTARY PUBLIC

MY COMMISSION EXPIRES MAY 30, 2005