

STATE OF ALABAMA  
SHELBY COUNTY

SUBORDINATION AGREEMENT

Southtrust Bank is the owner and holder of that certain mortgage from S. Ross Henderson and Revelle Henderson, dated April, 2002, with a face amount of \$21,000.00 and recorded in Instrument No. 20020617000284620 In the Probate Office of Shelby County, Alabama.

and  
20020501000203670

Southtrust Bank does hereby declare the lien of its said mortgage and the debt thereby secured to now be \$20,458.00 and subordinate to the lien of Coats and Co., Inc. and claim of that certain mortgage dated from S. Ross Henderson and Revelle Henderson secures a debt in the amount of \$171,000.00 and is recorded in Inst. # 20030609000356870 in the Probate Office of Shelby County, Alabama.

Both mortgages pertain to certain real property described as follows:

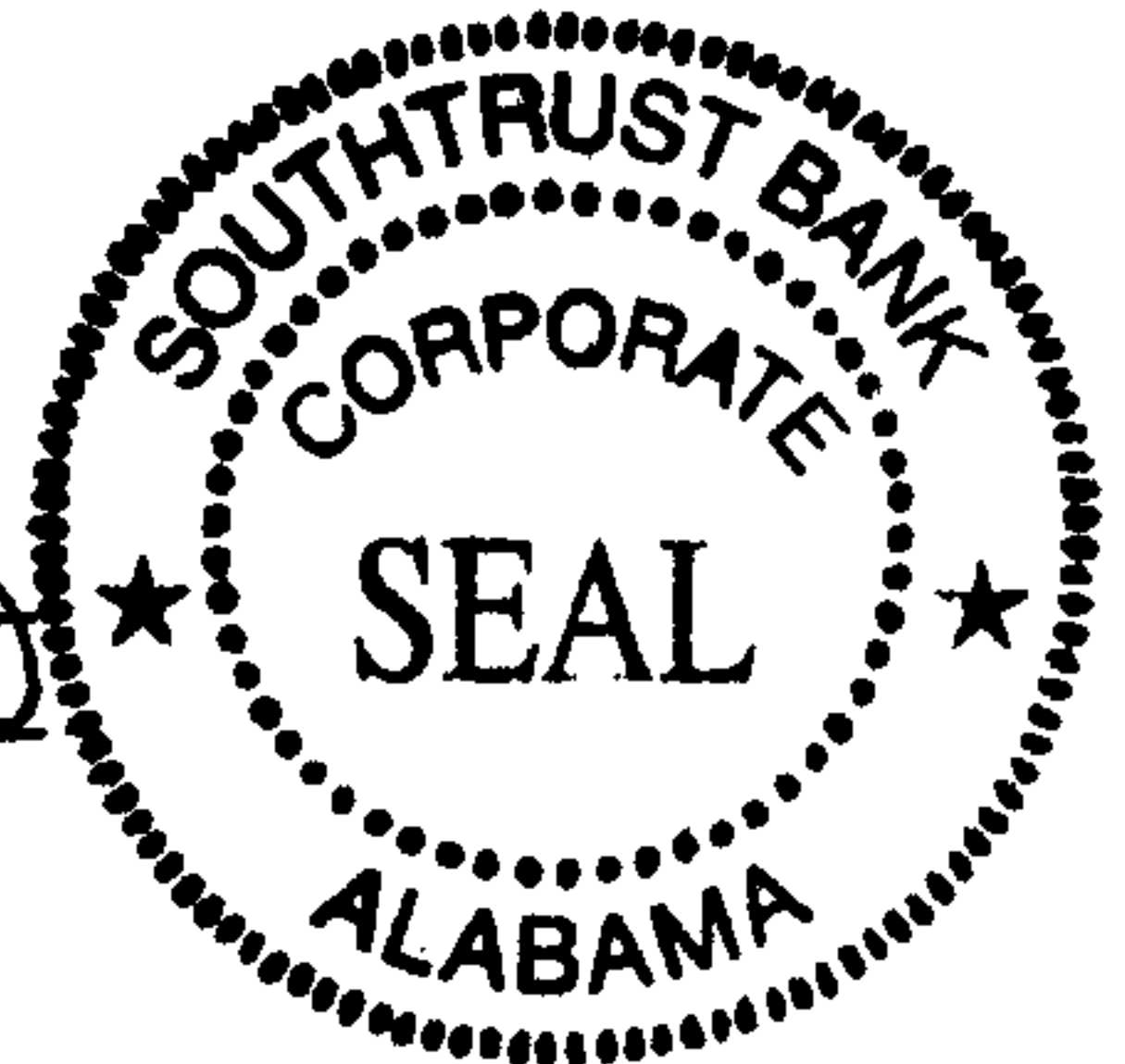
196 Falliston Ridge Circle  
Helena, AL 35080  
Lot 19, Falliston Ridge, MB 28, Pg 10.

Shelby County, Alabama

This Subordination Agreement has been caused to be executed and delivered on this 14 day of May, 2003.

Southtrust Bank

BY: Wanda S. Casey  
ITS: AVP

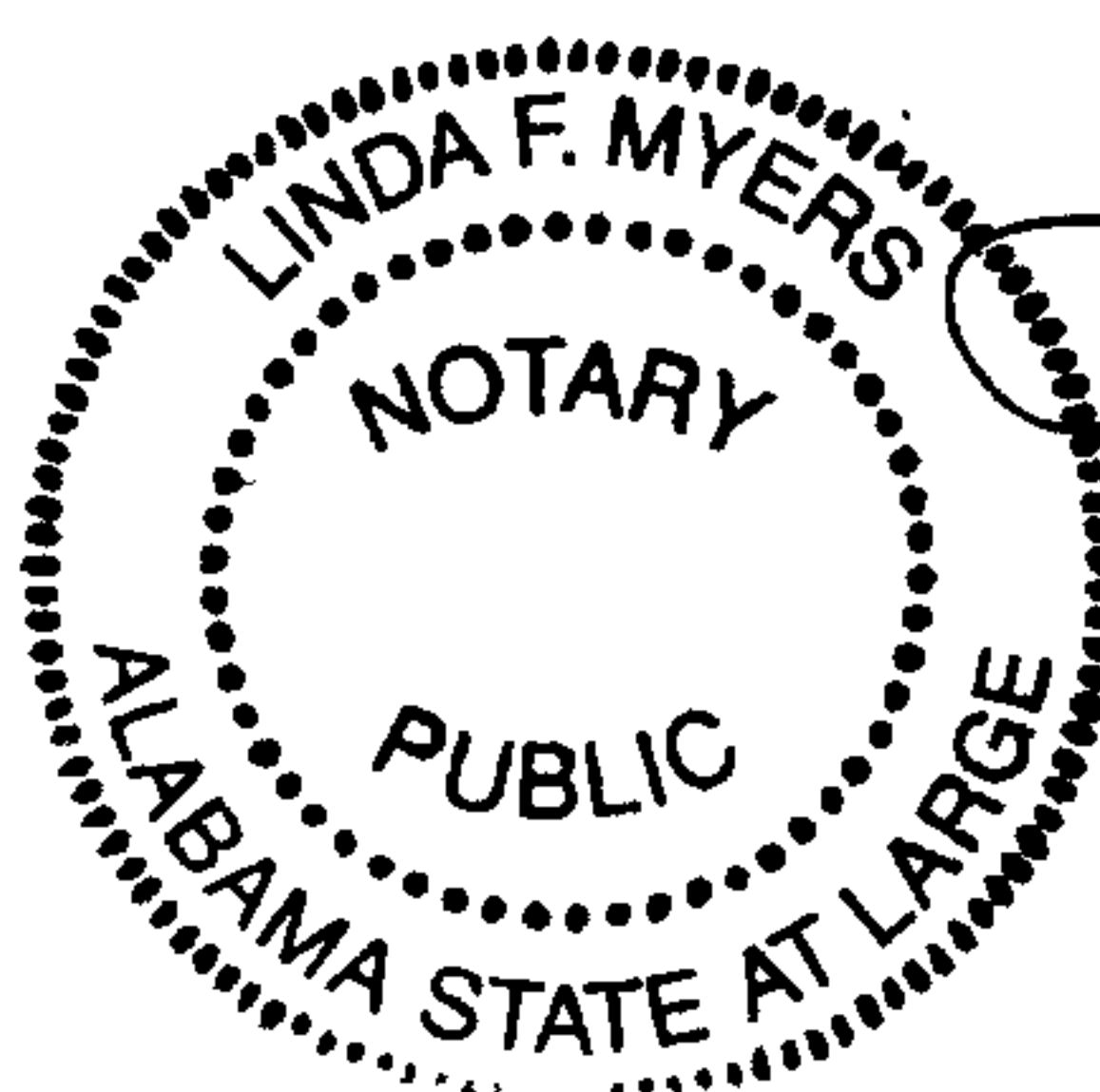


STATE OF ALABAMA  
SHELBY COUNTY

Jefferson

I, the undersigned, a Notary Public in and for said County in said State hereby certify that Wanda S. Casey whose name as AVP of Southtrust Bank whose name is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she as such officer and with fully authority, executed the same voluntarily as the act of Southtrust Bank.

Given under my hand and official seal this 14 day of May, 2003.



(SEAL)

Linda F. Myers  
Notary Public  
Commission Expires: \_\_\_\_\_

MY COMMISSION EXPIRES MAY 30, 2005