

SUBORDINATION AGREEMENT


Pursuant to the terms of the mortgage entered into by and between Christopher D'Esposito and Amy D'Esposito to National Bank of Commerce of Birmingham dated August 22, 2003 and recorded in Inst 20030911000610180 in the Probate Office of Shelby County, Alabama.

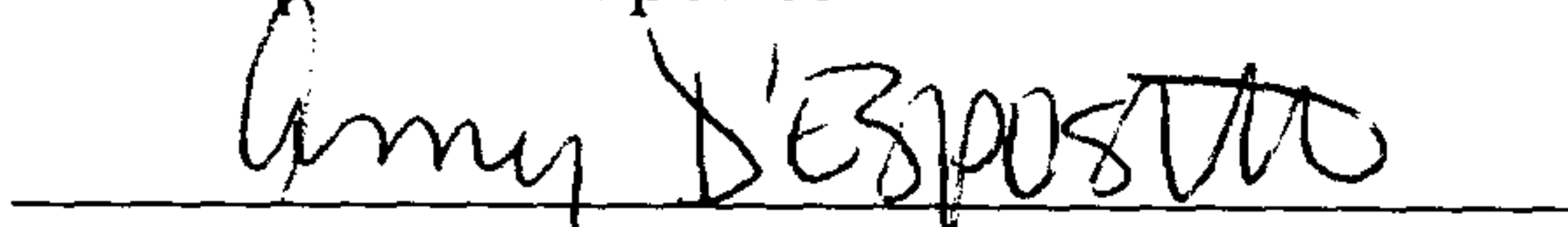
National Bank of Commerce of Birmingham does declare the lien of its mortgage dated August 22, 2003 and recorded in Inst 20030911000610180 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Chase Manhattan Mortgage in the amount of Two Hundred Seventy Three Thousand Five Hundred Dollars and no/100-----(\$273,500.00) executed on 4-26-04 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 73-A, ACCORDING TO A RESURVEY OF LOTS 73, 74, 75, AND 76, MEADOW BROOK, 5TH SECTOR, 1ST PHASE, SAID RESURVEY RECORDED IN MAP BOOK 9, PAGE 10, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 26th of April, 2004.


Christopher D'Esposito


Amy D'Esposito

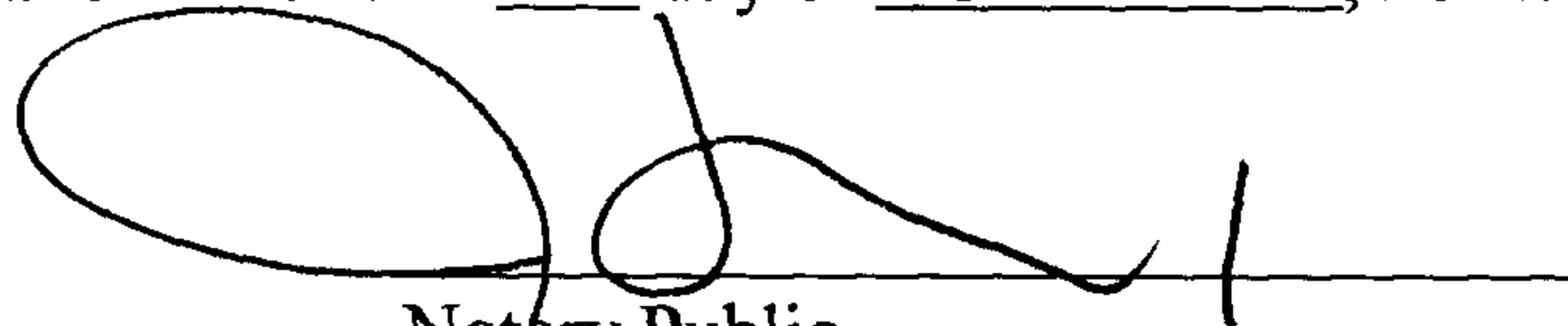
NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 
Its: Vice President

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Christopher & Amy D'Esposito 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 26th day of April, 2004.


Notary Public

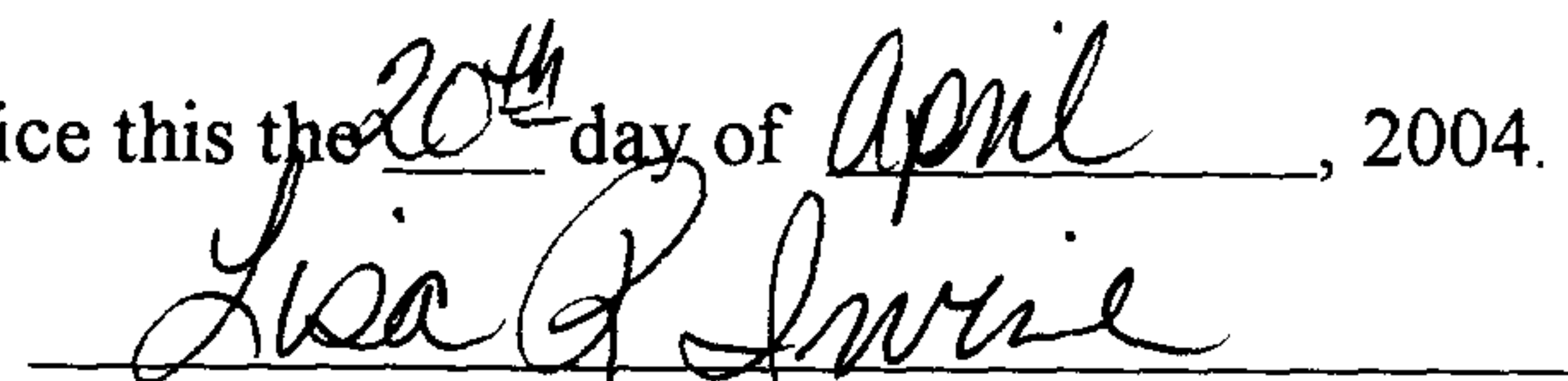
AFFIX SEAL

My Commission Expires: 8/30/06

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, is 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 20th day of April, 2004.


Notary Public

AFFIX SEAL

My Commission Expires: COMMISSION EXPIRES: Feb 3, 2007

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
COMMISSION EXPIRES: Feb 3, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITER