

SUBORDINATION AGREEMENT

Inst # 2002-01894

Pursuant to the terms of the mortgage entered into by and between J. Scott Treadway and Barbara Treadway and National Bank of Commerce of Birmingham on the 12th day of July, ~~19~~ 2000, and recorded in Real 2000-2537, page 1 in the Probate Office of Shelby County, Alabama National Bank of Commerce of Birmingham does declare the lien of its mortgage filed for record on the 12th of July, ~~19~~ 2000, and recorded in Real 2000-2537, page 1 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by J. Scott Treadway and Barbara Treadway to National Bank of Commerce of Birmingham in the amount of Two Hundred Seventy-Five Thousand and no/100.... (\$ 275,000.00) executed on the 26th day of September, ~~19~~ 2001 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

See attached Exhibit A

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this the 26th day of September, ~~19~~ 2001

Carl W Albright III

By:



Its:

AVP

01/10/2002-01894
01:33 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Carl W Albright III whose name as AVP 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, in his capacity as such officer executed the same for and as the act of said corporation.

Given under my hand this the 26th of September, ~~19~~ 2001

My Commission Expires _____

Regula Carter Bragg
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug. 18, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS

EXHIBIT A
LEGAL DESCRIPTION

4. The land referred to in this Commitment is described as follows:

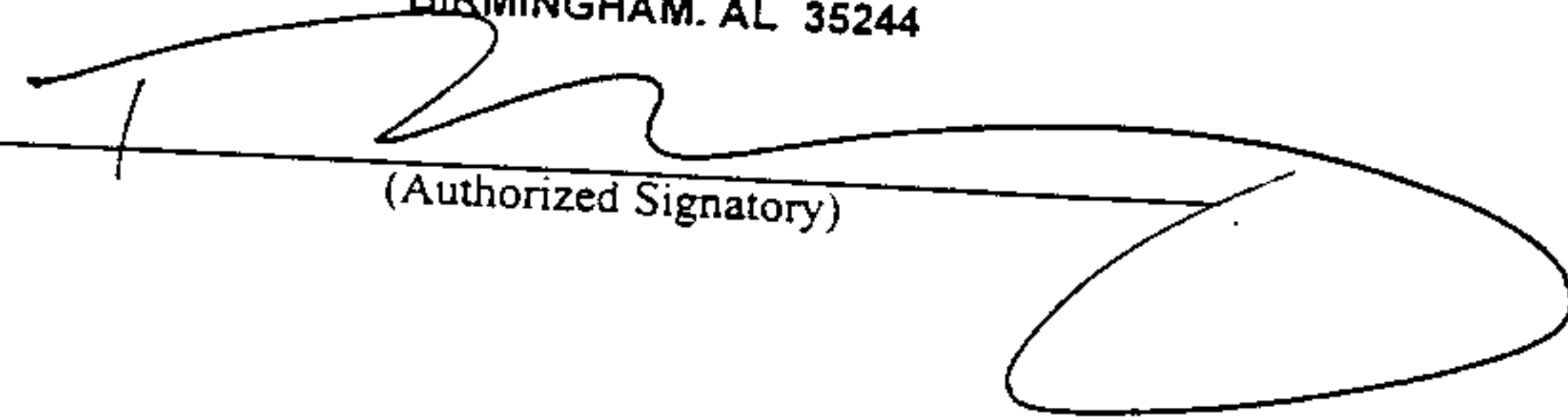
Lot 911, according to the Amended Map of Highland Lakes, 9th Sector, Phase I, an Eddleman Community, as recorded in Map Book 24 page 1 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common areas, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Inst. #1994-07111 and amended in Inst. No. 1996-17543 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 9th Sector, recorded as Inst. #1998-29634 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Cahaba Title, Inc.

1900 INDIAN LAKE DRIVE
BIRMINGHAM, AL 35244

By:


(Authorized Signatory)

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