

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Johnny B. Gardiner and Vicki M. Gardiner to the National Bank of Commerce of Birmingham on December 22, 2000 and recorded in Instrument Number 2001/02253 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated December 22, 2000 and recorded in Instrument Number 2001/02253 in the Probate Office

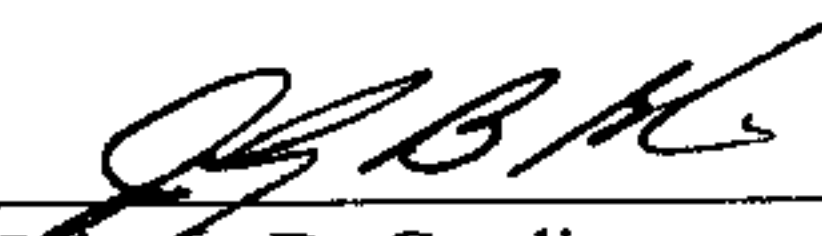
of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by National Bank of Commerce of Birmingham to Johnny B. Gardiner and Vicki M. Gardiner in the amount of Eighty Thousand and no/100-----(\$80,000.00) executed on December 26, 2001 recorded in the Probate Office of Shelby County, Alabama.

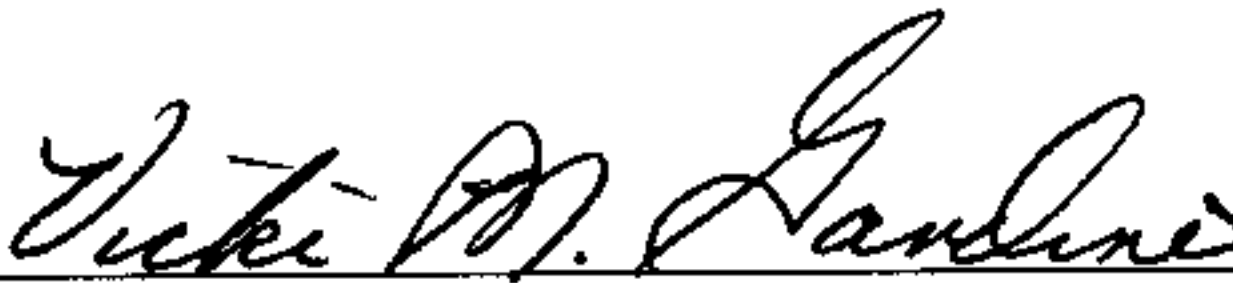
Both mortgages are encumbering certain real property described as:

Lot 7, according to the Survey of Valley Station, First Sector, as recorded in Map Book 7, Page 47, in the Probate Office of Shelby County, Alabama.

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

26th of December, 2001.


Johnny B. Gardiner


Vicki M. Gardiner

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 
Its: Vice President

02/12/2002-07270
10:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00

Inst # 2002-07270

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Johnny + Vicki Gardiner 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 December, 2001.

Elegabeth Henderson
Notary Public

AFFIX SEAL

My Commission Expires: 10.2.05

STATE OF ALABAMA)
COUNTY OF Shelby)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Bill Black 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 26th day of December, 2001.

Cynthia B. Kelle
Notary Public

AFFIX SEAL

My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar. 1, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Inst # 2002-07270

02/12/2002-07270
10:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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