

## SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Alex R. Christian and Dawn S. Christian to the National Bank of Commerce of Birmingham on September 25, 2000 and recorded in Instrument Number 2000/34985 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated September 25, 2000 and recorded in Instrument Number 2000/34985 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 Alex R. Christian and Dawn S. Christian in the amount of Two Hundred Forty-Three Thousand Eight Hundred and no/100-----(\$243,800.00) executed on November 28, 2001 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 48, according to the Survey of Meadowridge, as recorded in Map Book 11, page 40 A & B, in the Probate Office of Shelby County, Alabama.

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

28<sup>th</sup> of November, 2001.

Alex R. Christian  
Alex R. Christian

Dawn S. Christian  
Dawn S. Christian

NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM

BY: [Signature]  
Its: AUB

STATE OF ALABAMA       )  
COUNTY                    )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Alex R. & Dawn S. Christian 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 28<sup>th</sup> day of November 2001.

Angela Carter Brazzell  
Notary Public

AFFIX SEAL

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

STATE OF ALABAMA       )  
COUNTY OF                )

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Carl V. Albright III whose name as HVP 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 28<sup>th</sup> day of November, 2001.

Angela Carter Brazzell  
Notary Public

AFFIX SEAL

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