

STATE OF ALABAMA
SHELBY COUNTY

SUBORDINATION AGREEMENT

JAMES GORE is the owner and holder of that certain mortgage executed by DAVID E. DEAN dated FEBRUARY 15, 2001 and recorded in Inst #2002-18364 in the Probate Office of Shelby County, Alabama.

JAMES GORE does hereby declare the lien of its said mortgage and the debt thereby secured to now be Second and Subordinate to the lien and claim of that certain mortgage dated JUNE 26, 2002 from QUALITY CONCEPTS, LLC to FIRST FEDERAL BANK A FEDERAL SAVINGS BANK which secures a debt in the amount of \$160600.00 and is recorded in Inst. # _____ in the Probate Office of SHELBY County, Alabama. *20020708000312630

Both mortgages pertain to certain real property described as follows:

LOT 8, ACCORDING TO THE SURVEY OF BAILEY'S
ADDITION TO RIVERCHASE AS RECORDED IN MAP
BOOK 28, PAGE 19, IN THE PROBATE OFFICE OF
SHELBY COUNTY, ALABAMA.

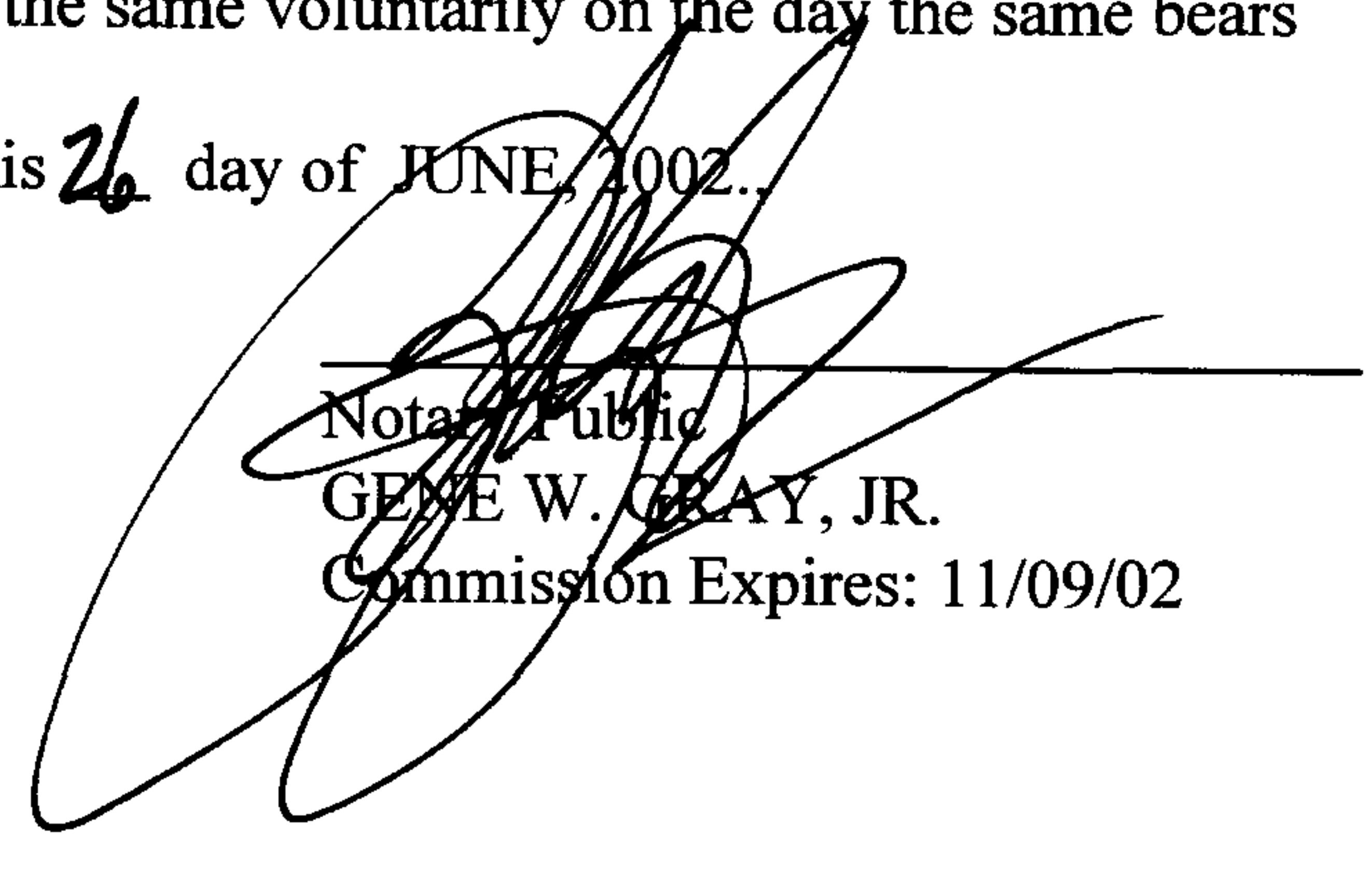
This Subordination Agreement has been caused to be executed and delivered on this 26th day of JUNE, 2002.


JAMES GORE

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said State hereby certify that JAMES GORE 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, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 26 day of JUNE, 2002.


Notary Public
GENE W. GRAY, JR.
Commission Expires: 11/09/02

PREPARED BY:
GENE W. GRAY, JR., P.C.
2100 SOUTHBRIDGE PKWY, #638
BIRMINGHAM, ALABAMA 35209