

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Bruce A. Parsons and Florence J. Parsons to National Bank of Commerce of Birmingham on July 30, 1999 and recorded in Instrument Number 1999-39513 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated July 30, 1999 and recorded in Instrument Number 1999-39513 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by National Bank of Commerce of Birmingham in the amount of One Hundred Thirty-One Thousand Seven Hundred and no/100-----(\$131,700.00) executed on July 19, 2002 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 41, according to the Survey of Altadena Woods, 2nd and 5th Sectors, as recorded in Map Book 10, Page 54, in the Office of the Judge of Probate of Shelby County, Alabama.

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

19 of July, 2002.

Bruce A. Parsons
Bruce A. Parsons

Florence J. Parsons
Florence J. Parsons

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: W. H. Kelly
Its: Vice President

Gene Gray

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Bruce A. Parsons and Florence J. Parsons 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 19 day of July, 2002.


Notary Public

AFFIX SEAL

My Commission Expires: 11-9-02

STATE OF ALABAMA)
COUNTY OF Jeff)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Lee H. Riley 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 19th day of July, 2002.


Notary Public

AFFIX SEAL

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Dec 19, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS