

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Wynn M. Shuford and Angela A. Shuford to National Bank of Commerce of Birmingham on May 18, 2001 and recorded in Instrument Number 2001-20457 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated May 18, 2001 and recorded in Instrument Number 2001-20457 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Mortgage South in the amount of Three Hundred Thousand and Seven Hundred and no/100-----(\$300,700.00) executed on August 12, 2002 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 14th of August, 2002.

Wynn M. Shuford

Angela A. Shuford

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

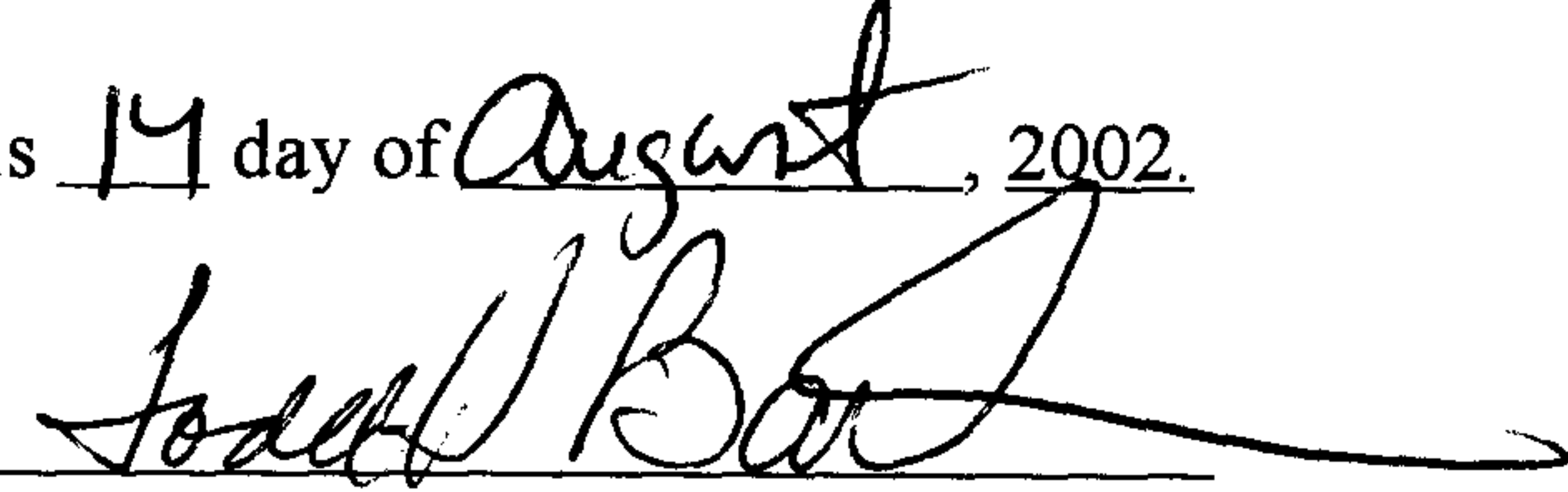
BY:

Jainus
Its: Private Banking Officer

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that _____ 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 14 day of August, 2002.



Notary Public

AFFIX SEAL

My Commission Expires: 2/20/05

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Gaines Grelier whose name as Private Banking Officer 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 12 day of August, 2002.



Notary Public

AFFIX SEAL

My Commission Expires **NOTARY PUBLIC STATE OF ALABAMA AT LARGE**
MY COMMISSION EXPIRES: Dec 18, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS