

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Brian P. Loper and Linda R. Loper to National Bank of Commerce of Birmingham on June 28, 2001 and recorded in Instrument Number 2001-30913 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated June 28, 2001 and recorded in Instrument Number 2001-30913 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 Three Hundred Thousand Seven Hundred and no/100-----(\$300,700.00) executed on August 22, 2002 recorded in the Probate Office of Shelby County, Alabama.

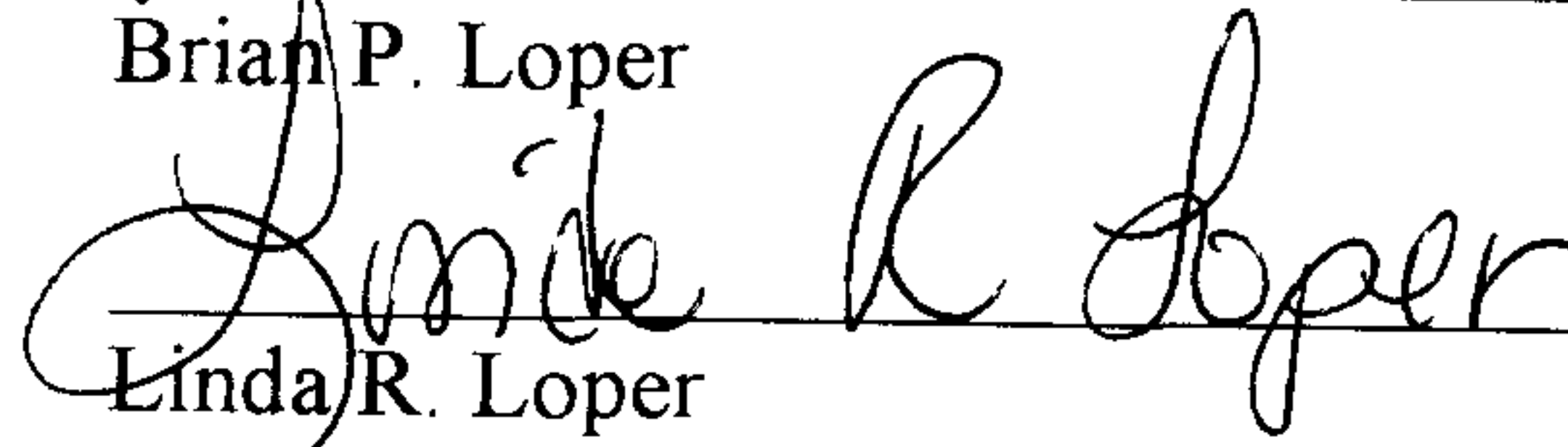
Both mortgages are encumbering certain real property described as:

Lot 25, according to the Survey of Cahaba Oaks, as recorded in Map Book 18, Page 141, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 23 of August, 2002.



Brian P. Loper



Linda R. Loper

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 

Its: AUP

C. Mason (File)

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Brian P. Loper & Linda R. Loper 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 23rd day of August, 2002.


Notary Public

AFFIX SEAL

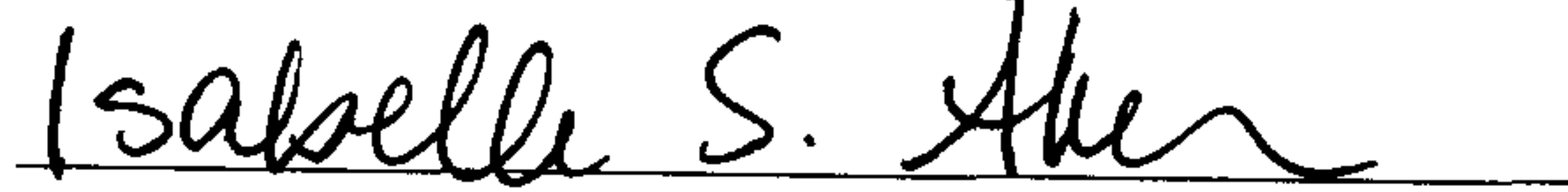
My Commission Expires: 2-20-03

PEGGY I. MURPHREE
MY COMMISSION EXPIRES FEBRUARY 20, 2003

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Carl U. Albright III whose name as AUP 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 22nd day of August, 2002.


Notary Public

AFFIX SEAL

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Jan 8, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS