

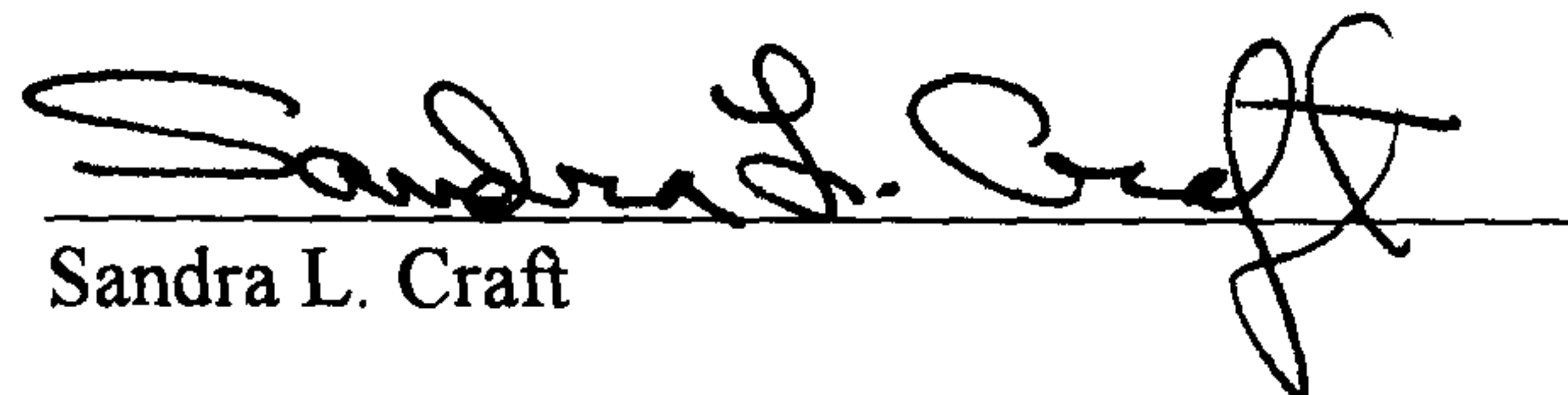
SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Sandra L. Craft to National Bank of Commerce of Birmingham on July 20, 2001 and recorded in Instrument Number 2001-31663 in the Probate Office of Shelby County, Alabama. National Bank of Commerce of Birmingham does declare the lien of its mortgage dated July 20, 2001 and recorded in Instrument Number 2001-31663 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 Ninety-Three Thousand Three Hundred and no/100-----(\$93,300.00) executed on September 16, 2002 recorded in the Probate Office of Shelby County, Alabama.


Both mortgages are encumbering certain real property described as:

Lot 70-A, according to the Survey of Stone Brook 1st Sector, as recorded in Map Book 3, Page 135, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 16th of Sept., 2002.


Sandra L. Craft

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 
Its: Vice President

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Sandra L. Craft 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 16th day of September, 2002.

J. A. Grant
Notary Public

AFFIX SEAL

My Commission Expires: 10/20/05

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Mary Jo Hand 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 16th day of September, 2002.

J. A. Grant
Notary Public

AFFIX SEAL

My Commission Expires: 10/20/05