

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between William C. Widman and Melanie T. Widman to National Bank of Commerce of Birmingham on March 31, 1995 and recorded in Instrument Number 1995-09520 and amended on September 16, 1998 and recorded in Instrument Number 1998-39054 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated March 31, 1995 and recorded in Instrument Number 1995-09520 and amended on September 16, 1998 and recorded in Instrument Number 1998-39054 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 Fifteen Thousand and no/100-----(\$115,000.00) executed on September 27, 2002 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 36, according to the Survey of Little Ridge Estates, as recorded in Map Book 9, Page 174, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this
2nd of October, 2002.

William C. Widman

William C. Widman

Melanie T. Widman

Melanie T. Widman

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

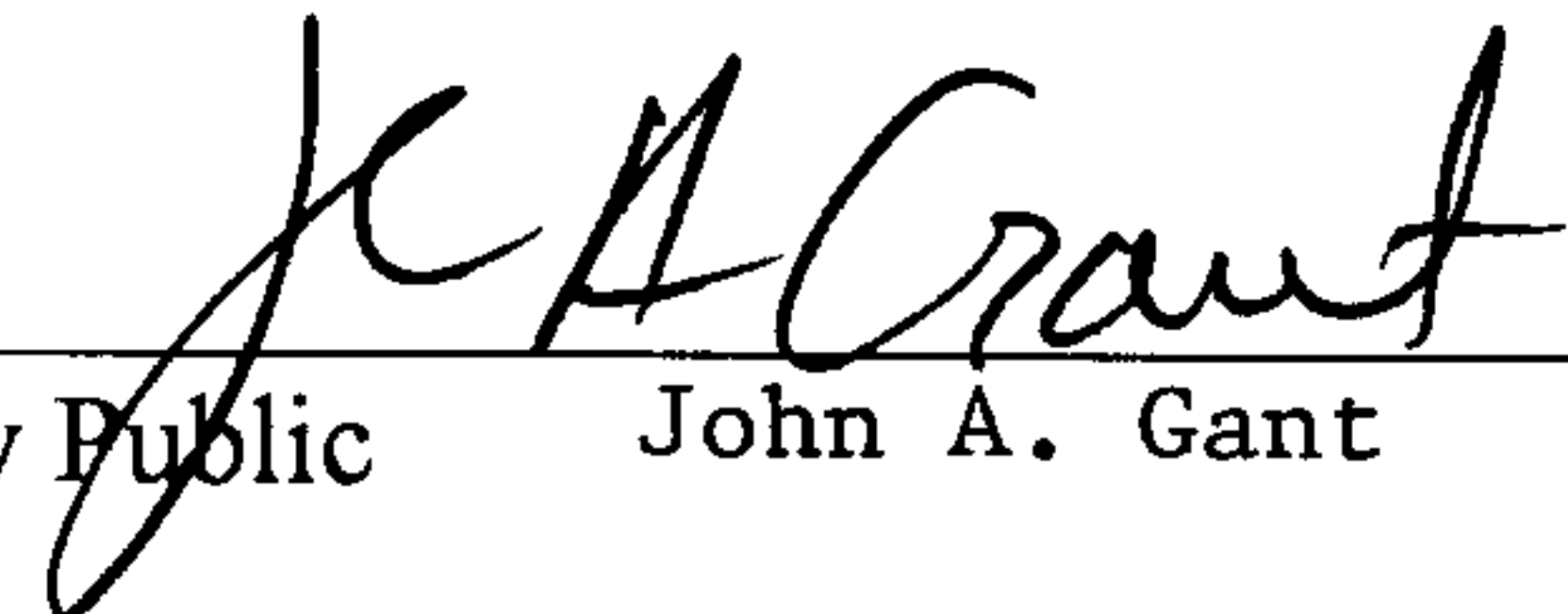
BY: [Signature]

Its: Private Banking Officer

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that William C. & Melanie T. Widman 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 2nd day of October, 2002.


Notary Public John A. Gant

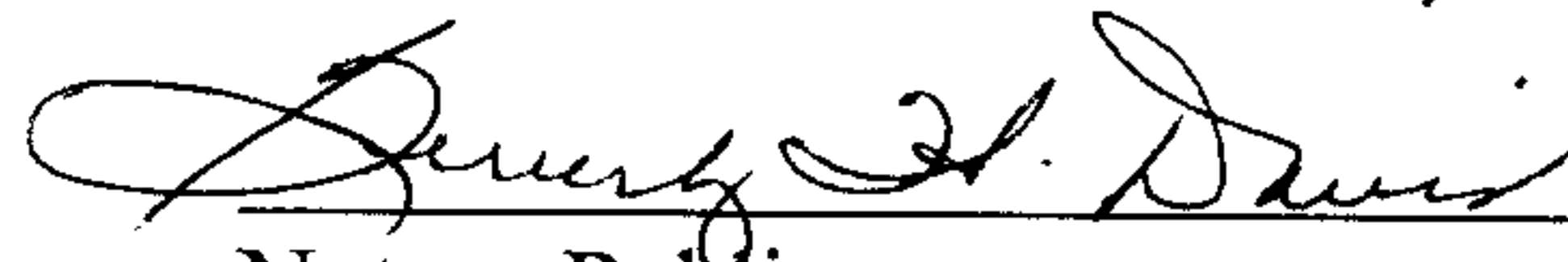
AFFIX SEAL

My Commission Expires: 10/20/05

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 Bank 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 10th day of September, 2002.


Notary Public

AFFIX SEAL

My Commission Expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE**
MY COMMISSION EXPIRES: DEC 18, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS