

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Craig G. Kollars and Rita A. Kollars to National Bank of Commerce of Birmingham on April 24, 2000 and recorded in Instrument 2000-17200 and amended August 23, 2002 and recorded in Instrument # _____ in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated April 24, 2000 and recorded in Instrument 2000-17200 and amended August 23, 2002 and recorded in Instrument # _____ 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 Six Hundred Eighty Two Thousand and no/100----(\$682,000.00) executed on October 10, 2002 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 87, according to the survey of Shoal Creek, as recorded in Map Book 6, page 150, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 8th of October, 2002.

Craig G. Kollars
Craig G. Kollars

Rita A. Kollars
Rita A. Kollars

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

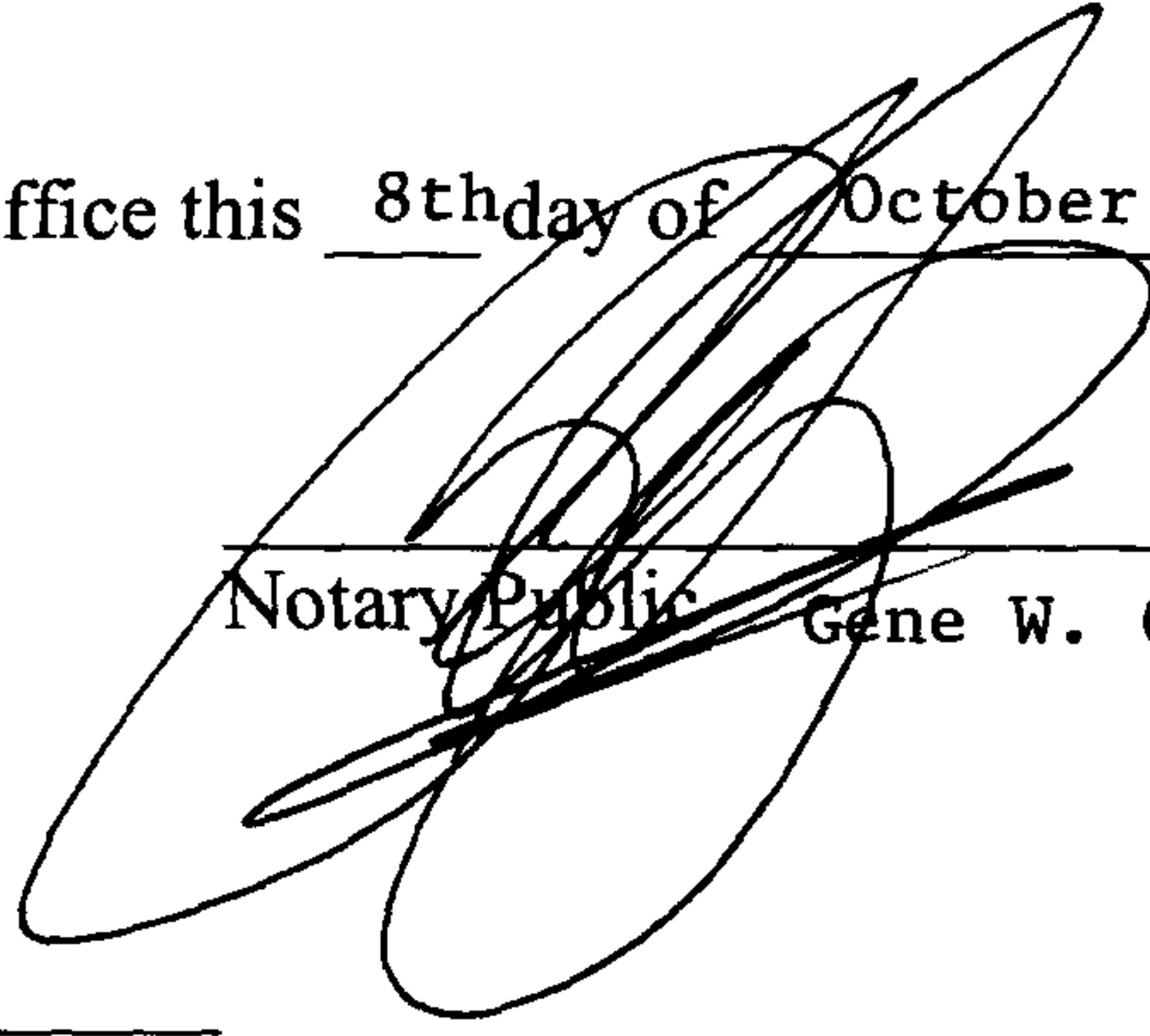
BY: [Signature]
Its: SENIOR VP

STATE OF ALABAMA)
jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Craig G. Kollars and * ~~Kollars~~ 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.

*Rita A. Kollars

Given under my hand and official seal of office this 8th day of October, 2002.



Notary Public Gene W. Gray, Jr.

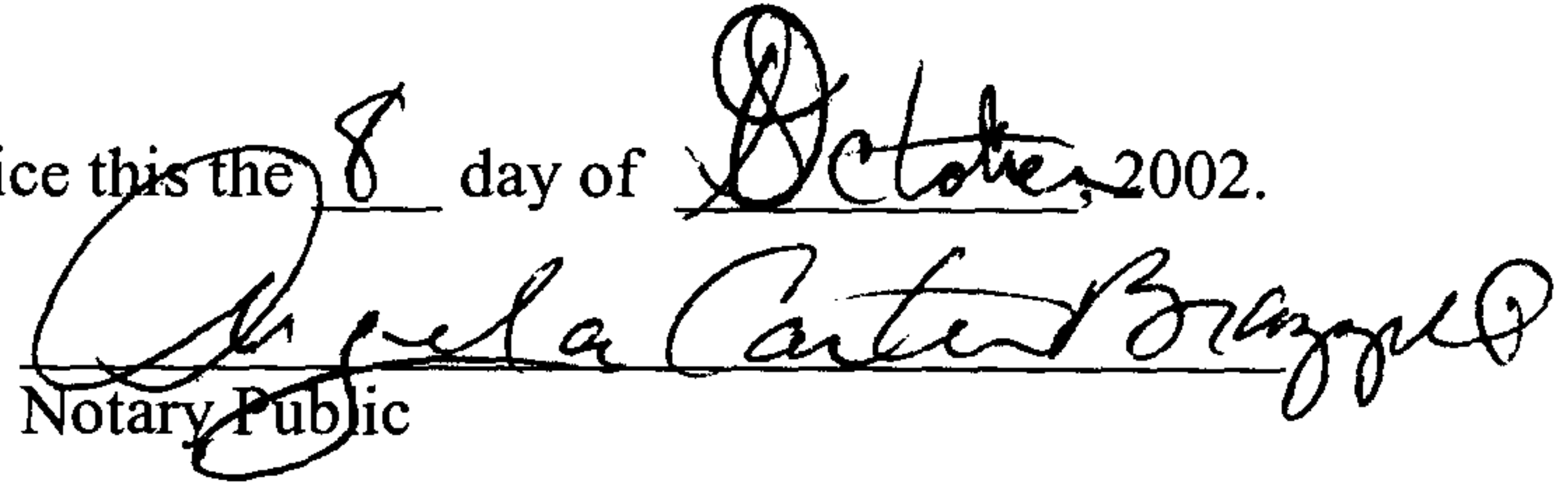
AFFIX SEAL

My Commission Expires: 11/09/02

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Cotten Volman whose name as SR. V.P. 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 8 day of October, 2002.



Notary Public

AFFIX SEAL

My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug. 18, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS