

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between T. Eric Stafford and Cynthia M. Stafford to National Bank of Commerce of Birmingham on September 28, 2001 and recorded in Instrument # 2001-43824 and amended December 9, 2002 and recorded in 20021227000646080 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated September 28, 2001 and recorded in Instrument # 2001-43824 and amended December 9, 2002 and recorded in 20021227000646080 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 Two Hundred Sixteen Thousand and no/100--- (\$216,000.00) executed on December 9, 2002 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 27, according to the Amended Map of Riverchase Country Club, Phase II, as recorded in Map Book 8, page 59, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 10th of December, 2002.

T. Eric Stafford
T. Eric Stafford

Cynthia M. Stafford
Cynthia M. Stafford

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: [Signature]
Its: [Signature]

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that T. Eric and Cynthia M. Stafford 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 10th day of December, 2002.

John A. Gant
Notary Public John A. Gant

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 Carl W. Albright III whose name as AVP 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 9th day of December, 2002.

Stephanie R Snider
Notary Public

AFFIX SEAL

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA - AT LARGE
MY COMMISSION EXPIRES: Sept 1, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS