

Subordination Agreement

THIS AGREEMENT is made and entered into on this 19 day of December 2002, by AmSouth Bank (hereinafter referred to as "AmSouth") in favor of ABN AMRO Mortgage Group, Inc., its successors and assigns (hereinafter referred to as "Lender").

RECITALS

AmSouth loaned to Yuing Hargett (the "Borrower", whether one or more) the sum of \$50,000.00. Such loan is evidenced by a note dated 10-15-01, executed by Borrower in favor of AmSouth, which note is secured by a mortgage, deed of trust, security deed, deed to secure debt, or other security agreement recorded 10-25-01, in Record Book Inst # 2001-46213 at Page n/a, in the public records of Shelby County, Alabama (the "AmSouth Mortgage"). Borrower has requested that Lender lend to it the sum of \$220,000.00, which loan will be evidenced by a promissory note in such amount dated, and executed by Borrower in favor of Lender (the "Note"). The Note will be secured by a mortgage of the same date as the Note (the "Mortgage"). Lender and Borrower have requested that AmSouth execute this instrument.

AGREEMENT

In consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, AmSouth agrees that the Mortgage shall be and remain at all times a lien or charge on the property covered by the Mortgage prior and superior to the lien or charge of AmSouth Bank to the extent the Mortgage secures the debt evidenced by the Note and any and all renewals and extensions thereof, or of any part thereof, and all interest payable on all of said debt and on any and all such renewals and extensions, and to the extent of advances made under the Note or the Mortgage necessary to preserve the rights or interest of Lender thereunder, but not to the extent of any other future advances.

IN WITNESS WHEREOF, AmSouth has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

AMSOUTH BANK

By: [Signature]
Its: Vice-President

State of Alabama
Shelby County

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 19 day of December 2002, within my jurisdiction, the within named [Signature] who acknowledged that he is [Signature] of AMSOUTH BANK, a banking corporation, and that for and on behalf of the said AmSouth Bank, and as its act and deed, he executed the above and foregoing instrument, after first having been duly authorized by AmSouth Bank so to do.

[Signature]
Notary Public

My commission expires:

NOTARY MUST AFFIX SEAL

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 27, 2006
BORNED TERN NOTARY PUBLIC UNDERWRITERS

This Instrument Prepared by:
Sara Taylor
P.O. Box 830721
Birmingham, AL 35283
Acct: 5299070499663260

HELEN W. HOLCOMB
Notary Public
STATE OF ALABAMA