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SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between **WILLIAM L. AND CHRISTA G. VALENTZ** and **NATIONAL BANK OF COMMERCE** on the **18TH** day of **JANUARY, 2000**, and recorded in Instrument # **2000/02552** in the Probate Office of Shelby County, Alabama. **NATIONAL BANK OF COMMERCE** does declare the lien of its mortgage filed for record on the **25th** of **JANUARY, 2000**, and recorded in Instrument #**2000/02552** in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by **WILLIAM L. AND CHRISTA G. VALENTZ** to National Bank of Commerce of Birmingham in the amount of Five Hundred Twenty Six Thousand (\$526,000.00) executed on the 3rd day of January, 2003, and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 24 According to the Survey of Southlake, First Addition, as Recorded in Map Book 14, Page 31, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 3rd day of January, 2003.

National Bank of Commerce of Birmingham

By: *[Signature]*
Its: Vice President

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that JOHN P NORTH whose name as VICE PRESIDENT of NATIONAL BANK OF COMMERCE 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, in his capacity as such officer executed the same for and as the act of said corporation.

Given under my hand this the 3RD of JANUARY , 2003 .

My Commission Expires

Gloria Canell
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Jan 3, 2005
BONDED THRU NOTARY PUBLIC UNDERWRITERS