

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between H. Scott Hannah and Jane J. Hannah to National Bank of Commerce of Birmingham on May 24, 2002 and recorded in Instrument 20020617000283270 and re- recorded in Instrument 20020722000339620 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated May 24, 2002 and recorded in Instrument 20020617000283270 and re- recorded in Instrument 20020722000339620 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Flagstar Bank in the amount of One Hundred Eighty One Thousand Five Hundred and no/100----(\$181,500.00) executed on January 22, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 6, ACCORDING TO THE SURVEY OF SOUTHPOINTE SEVENTH SECTOR, AS RECORDED IN MAP BOOK 15, PAGE 54, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 22<sup>ND</sup> of January, 2003.

H. Scott Hannah  
H. Scott Hannah

Jane J. Hannah  
Jane J. Hannah

NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM

BY: Leah L. Pruitt  
Its: Vice President

STATE OF ALABAMA )  
Jefferson COUNTY )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that H. Scott Hannah and Jane L. Hannah 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 22 day of January, 2003.

Lisha Echelberger  
Notary Public

AFFIX SEAL

My Commission Expires: 6-9-04

STATE OF ALABAMA )  
COUNTY OF Jefferson )

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Debra B Parrott whose name as Vice President 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 22 day of January, 2003.

Justina A Spazian  
Notary Public

AFFIX SEAL

My Commission Expires: \_\_\_\_\_

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Apr 15, 2006  
BONDED THRU NOTARY PUBLIC UNDERWRITERS