

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Kenneth F. Jernigan to National Bank of Commerce of Birmingham on September 19, 2002 and recorded in Instrument 20021004000484600 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated September 19, 2002 and recorded in Instrument 20021004000484600 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Southern Capital Resources, Inc. its successors and or assigns in the amount of Two Hundred Twenty Five Thousand Five Hundred and no/100-----(\$225,500.00) executed on January 31, 2003 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 1, according to the Survey of Cahaba Oaks, as recorded in Map Book 18, page 141 in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this
31 of JANUARY, 2003.

Kenneth F. Jernigan
Kenneth F. Jernigan

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: [Signature]
Its: V.P.

