

STATE OF ALABAMA
COUNTY OF JEFFERSON

20030312000149820 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
03/12/2003 10:45:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this the 20th day of February, 2003, by NATIONAL BANK OF COMMERCE OF BIRMINGHAM and in favor of AMERICA'S WHOLESALE LENDER.

Whereas NATIONAL BANK OF COMMERCE OF BIRMINGHAM is the holder of that mortgage from HARRY T. NICHOLS, JR. and KELLI MUSSO NICHOLS in the amount of \$10,000.00 dated November 23, 2001 and filed in Instrument 2001-53134 in the Office of the Judge of Probate of Shelby County, Alabama on the following described property:

Lot 25, according to the Survey of Park Forest, 3rd Sector, as recorded in Map Book 16, Page 101, in the Probate Office of Shelby County, Alabama.

Whereas, NATIONAL BANK OF COMMERCE OF BIRMINGHAM is desirous of making the above described mortgage a second and subordinate mortgage to that mortgage to AMERICA'S WHOLESALE LENDER from HARRY T. NICHOLS, JR. and KELLI MUSSO NICHOLS in the amount of \$125,000.00 dated 2-28-03 filed in Instrument *20030312000149810 in the Office of the Judge of Probate of Shelby County, Alabama.

Therefore in consideration of Ten Dollars (\$10.00), the receipt of which is hereby acknowledged, NATIONAL BANK OF COMMERCE OF BIRMINGHAM does hereby subordinate the above described mortgage to that mortgage executed by HARRY T. NICHOLS, JR. And KELLI MUSSO NICHOLS to AMERICA'S WHOLESALE LENDER as herein described. NATIONAL BANK OF COMMERCE OF BIRMINGHAM agrees that the purpose of this instrument is for AMERICA'S WHOLESALE LENDER to become a first mortgage holder and that their existing mortgage will then become a second mortgage.

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

Bobbie Y. Williams
its Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Bobbie Y. Williams, whose name as Vice President of National Bank of Commerce of Birmingham is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance _____ as such officer and with full authority of National Bank of Commerce of Birmingham executed the same voluntarily on the same bears date.

Given under my hand and seal 20th day of February, 2003.

Catherine C. Hall
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT THE
MY COMMISSION EXPIRES: Nov 21, 2005
BOND TO THE NOTARY PUBLIC UNDER \$10,000

F. Wayne Keith