

## SUBORDINATION AGREEMENT

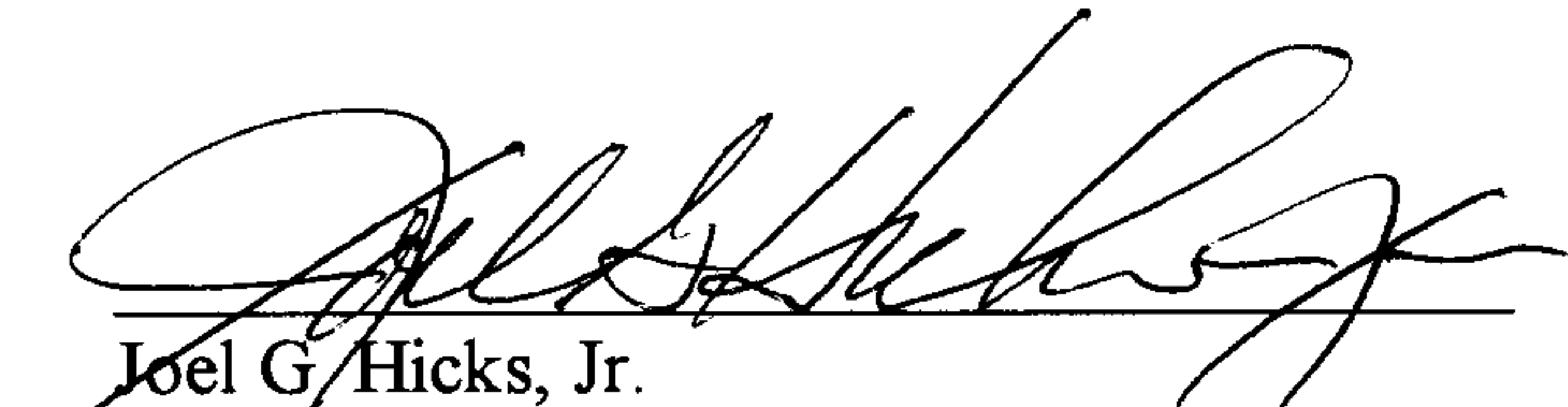
Pursuant to the terms of the mortgage entered into by and between Joel G. Hicks, Jr.  
and Suevaughn D. Hicks to National Bank of Commerce of Birmingham on August  
1, 2002 recorded in Instrument 20020815000387660 the Probate Office of Shelby  
County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated  
on August 1, 2002 recorded in Instrument 20020815000387660 the Probate Office of  
Shelby County, Alabama to be second and subordinate to the lien of mortgage given by  
Trustmark National Bank in the amount of Two Hundred Fifty Four Thousand Four  
Hundred and no/100----(\$254,400.00) executed on March 7, 2003 recorded in the  
Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

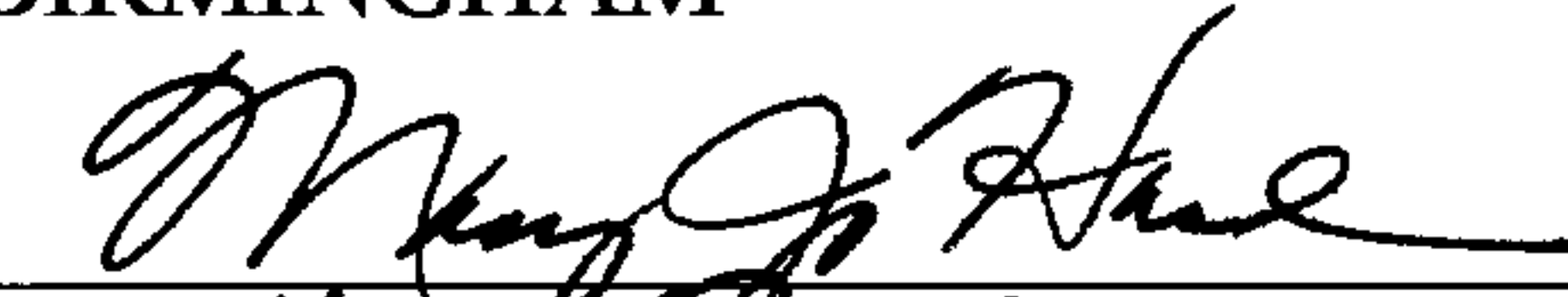
See Attached Exhibit "A"

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this  
7<sup>th</sup> of March, 2003.

  
Joel G. Hicks, Jr.

  
Suevaughn D. Hicks

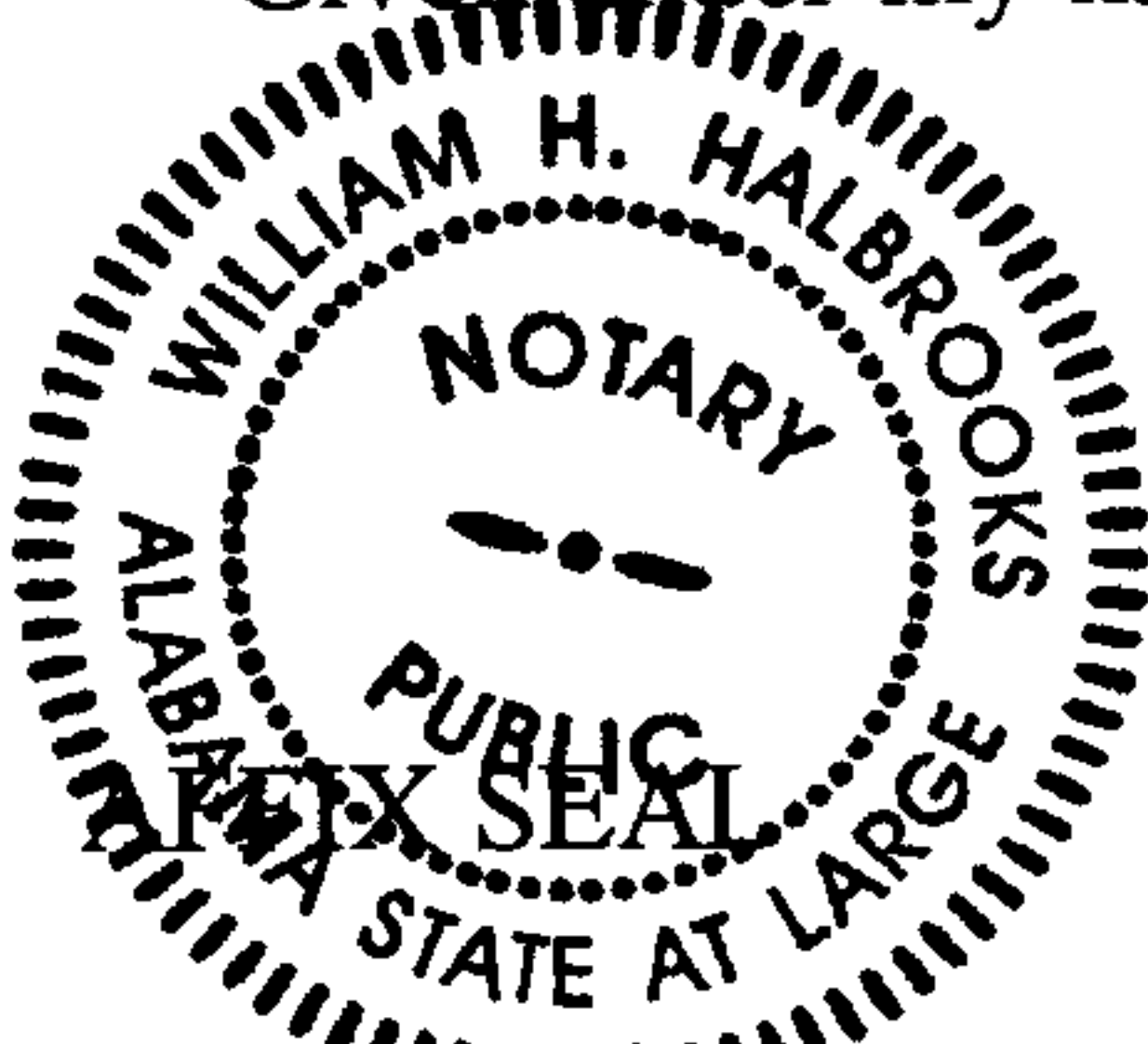
NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM

BY:   
Its: Vice President

STATE OF ALABAMA     )  
COUNTY                )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Joel G. Hicks, Jr & Susan D. Hicks 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 7<sup>th</sup> day of March, 2003.



William H. Halbrooks  
Notary Public

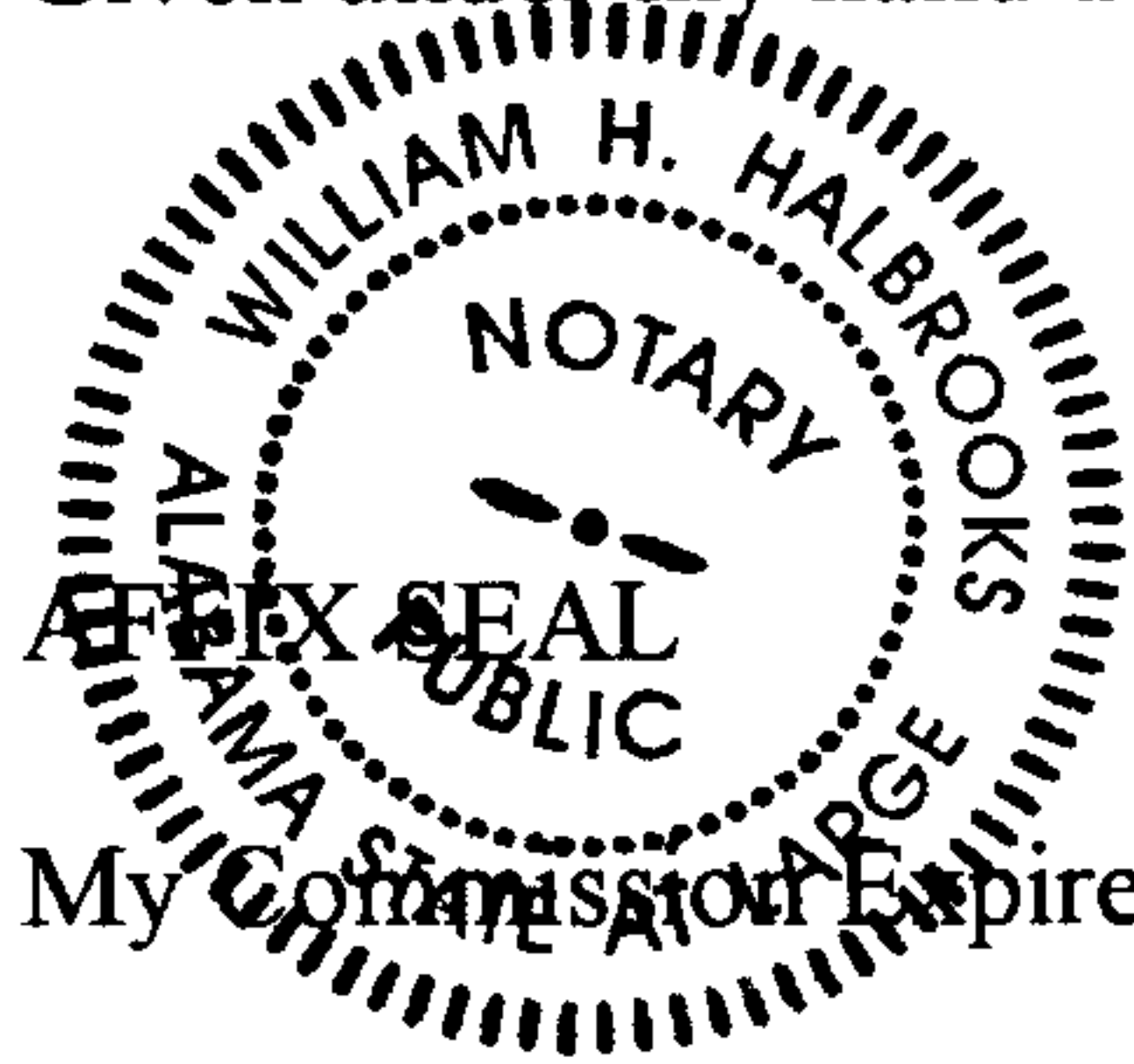
My Commission Expires: 4/21/04



STATE OF ALABAMA     )  
COUNTY OF            )

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Mary Jo Hunt 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 7<sup>th</sup> day of March, 2003.



William H. Halbrooks  
Notary Public

My Commission Expires: 4/21/04

