

SUBORDINATION AGREEMENT

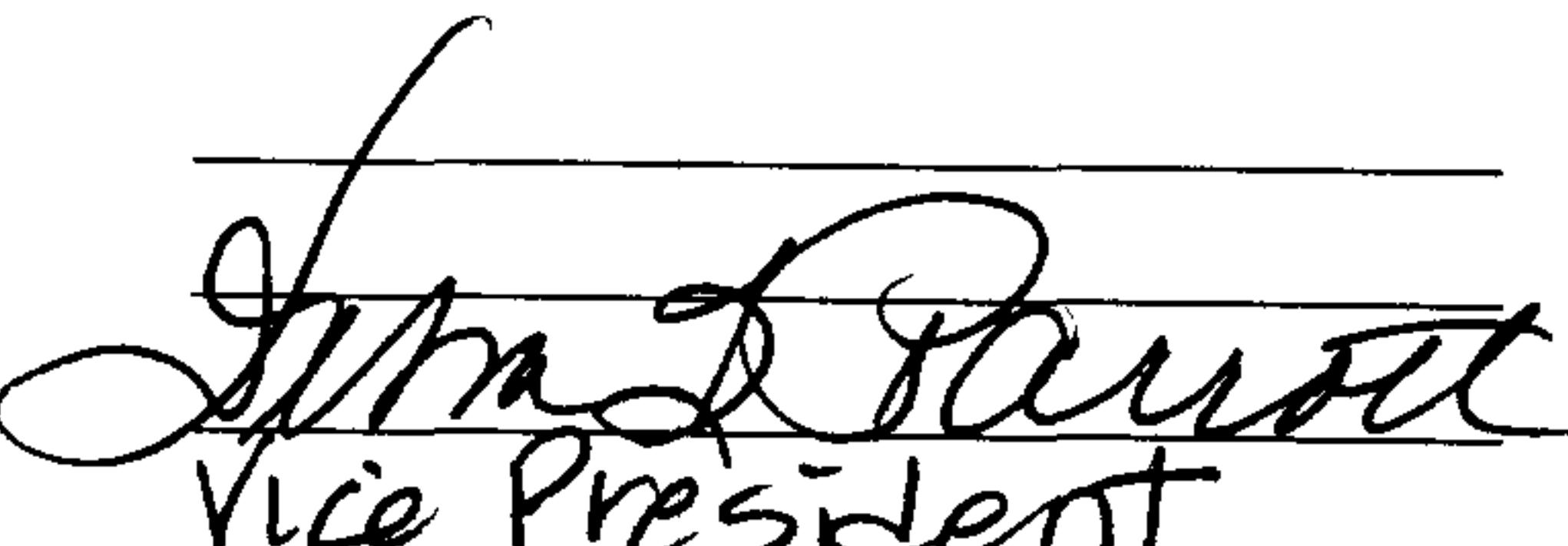
Pursuant to the terms of the mortgage entered into by and between **DIANE GILKESON** and **NATIONAL BANK OF COMMERCER OF BIRMINGHAM** on the **28TH** day of **MARCH, 2002** and recorded in **INSTRUMENT 20020507000212360** and amended on the **18TH DAY OF FEBRUARY, 2003** and recorded in **INSTRUMENT 20030227000119850** in the Probate Office of **SHELBY** County, Alabama. **NATIONAL BANK OF COMMERCER OF BIRMINGHAM** does declare the lien of its mortgage dated **MARCH 28, 2002** and recorded in **INSTRUMENT 20020507000212360** and amended on **FEBRUARY 18, 2003** and recorded in **INSTRUMENT 20030227000119850** in the Probate Office of **SHELBY** County, Alabama to be second and subordinate to the lien of the mortgage given by **NATIONAL BANK OF COMMERCER OF BIRMINGHAM** in the amount of **TWO HUNDRED NINETY EIGHT THOUSAND FOUR HUNDRED DOLLARS AND NO/100 (\$298,400.00)** executed on the **_____TH day of MARCH, 2003**, and recorded in the Probate Office of **SHELBY** County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 1246, ACCORDING TO THE MAP OF HIGHLAND LAKES, 12TH SECTOR, PHASE 1, AND EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 26, PAGE 137 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXPECTED.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 24 TH day of **MARCH, 2003**.

By:
Its:


Debra Parrott
Vice President

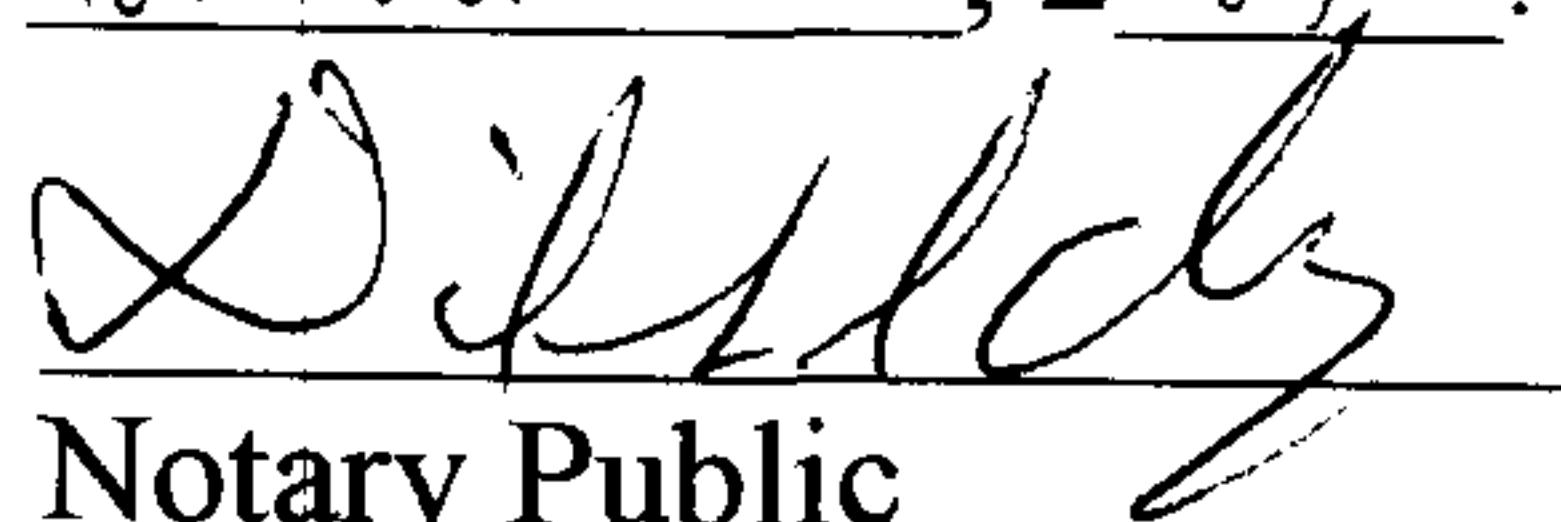
STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Debra Parrott whose name as Vice President of NIC 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 24 of March, 2003.

My Commission Expires _____

MY COMMISSION EXPIRES JUNE 18, 2006


Notary Public