

SUBORDINATION AGREEMENT

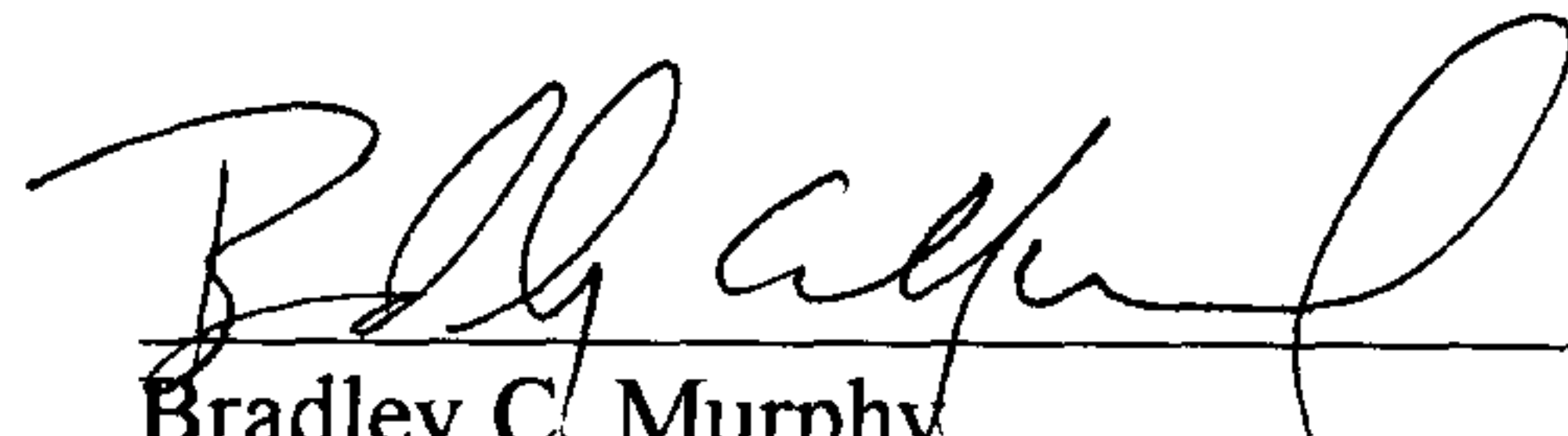
Pursuant to the terms of the mortgage entered into by and between Bradley C. Murphy and Catherine R. Murphy to National Bank of Commerce of Birmingham on April 30, 2002 and recorded in Inst 20020514000227990 in the Probate Office of Shelby County, Alabama.

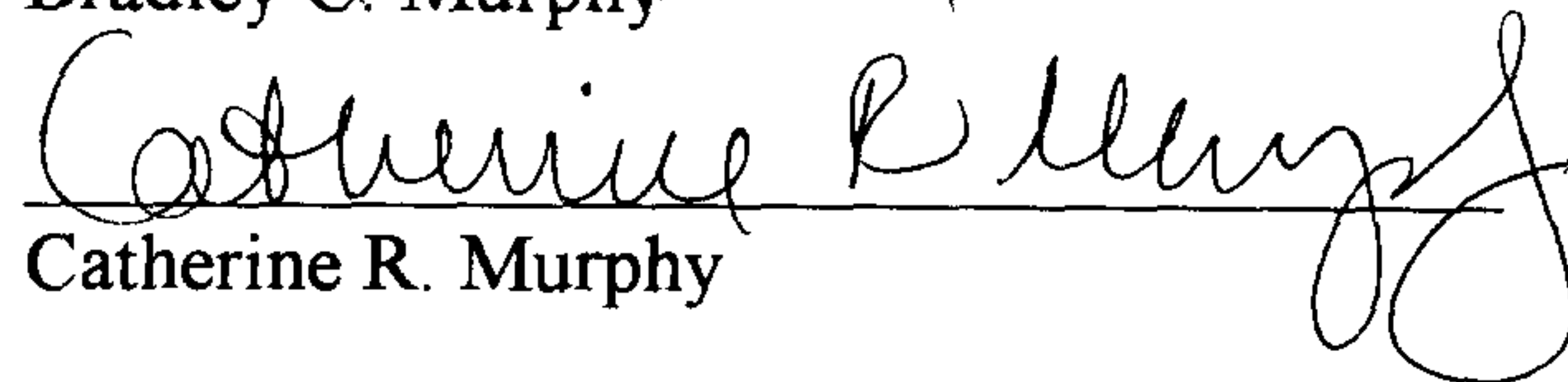
National Bank of Commerce of Birmingham does declare the lien of its mortgage dated April 30, 2002 and recorded in Inst 20020514000227990 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Southtrust Mortgage Corporation in the amount of Two Hundred Sixty Six Thousand Dollars and no/100----(\$266,000.00) executed on March 26, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 37, according to the Survey of The Woodlands, Sector 1, as recorded in Map Book 27, Page 63, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 26<sup>th</sup> of March, 2003.

  
\_\_\_\_\_  
Bradley C. Murphy

  
\_\_\_\_\_  
Catherine R. Murphy

NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM

BY   
\_\_\_\_\_  
Its: Vice President

STATE OF ALABAMA )  
COUNTY )

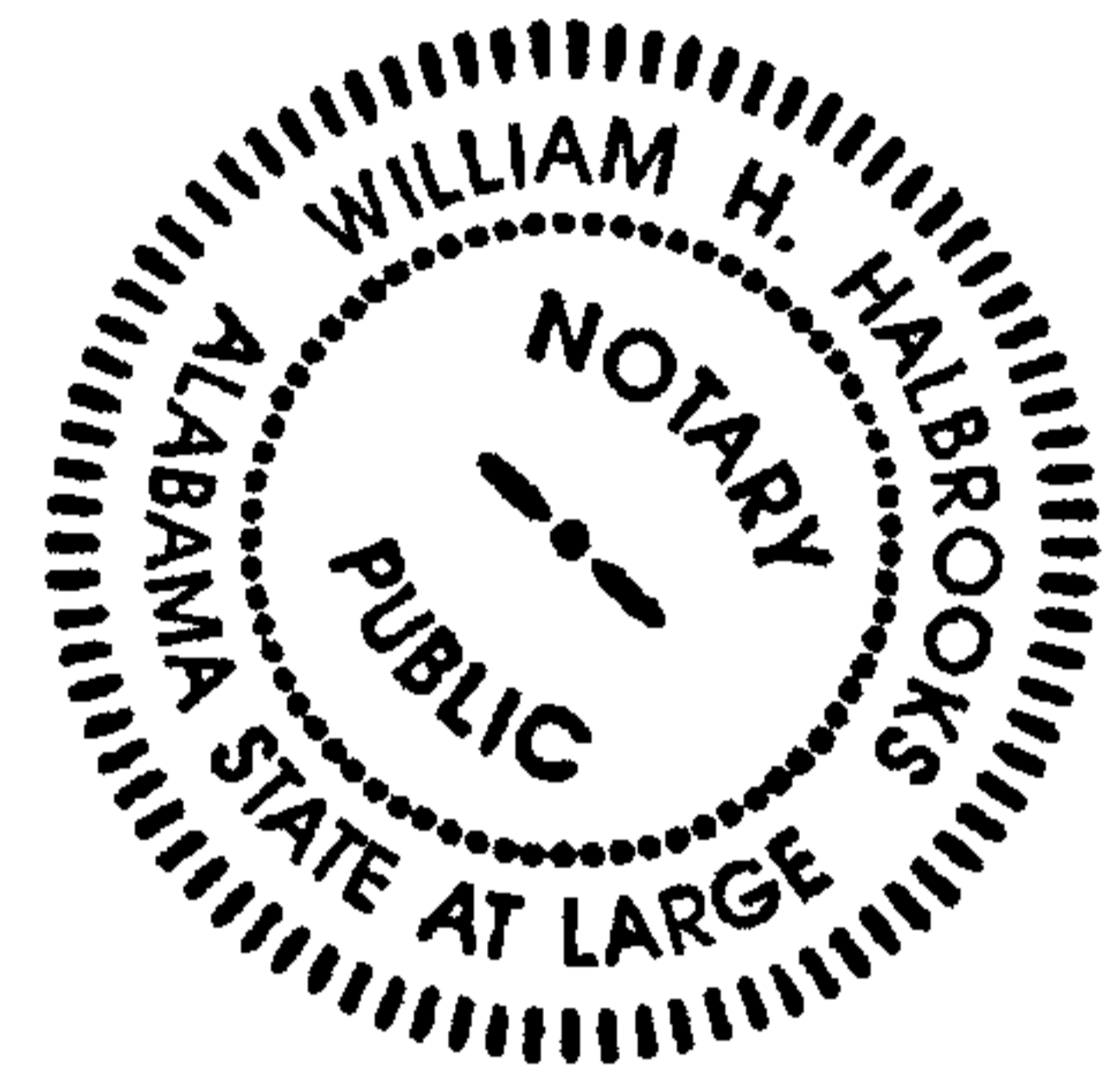
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Bradley C. & Catherine R. Murphy whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he executed the same voluntarily on the date the same bears date.

Given under my hand and official seal of office this 26<sup>th</sup> day of March, 2003.

William H. Halbrook  
Notary Public

AFFIX SEAL

My Commission Expires: 4/24/04



STATE OF ALABAMA )  
COUNTY OF )

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 21 day of March, 2003.

Letina A. Spaziani  
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