



SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Carole D. Barton to National Bank of Commerce of Birmingham on November 13, 1998 and recorded in Instrument # 1998-48329 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated November 13, 1998 and recorded in Instrument # 1998-48329 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given to National Bank of Commerce in the amount of One Hundred Fifty-Four Thousand Dollars and no/100-----(\$154,000.00) executed on March 27, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

A parcel of land situated in the NE 1/4 of SW 1/4 of Section 15, Township 21 South, Range 3 West, described as follows: Beginning at the NE corner of the NE 1/4 of the SW 1/4 of Section 15, go South 89°43'56" West along the North boundary of said 1/4-1/4 Section for 140.00 feet; thence South 37°07'51" West for 757.92 feet to a point on a curve on the culdesac of Red Oak Drive; said curve having a central angle of 66°42'27" and a radius of 60.00 feet; thence Southeasterly along said curve 69.86 feet; thence North 66°27'42" East for 603.78 feet to the East boundary of said 1/4-1/4 section; thence along the East boundary North 01°37'07" West for 400.00 feet to the point of beginning, being situated in Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 27th of March, 2003.

Carole D. Barton
Carole D. Barton

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: [Signature]
Its: VP

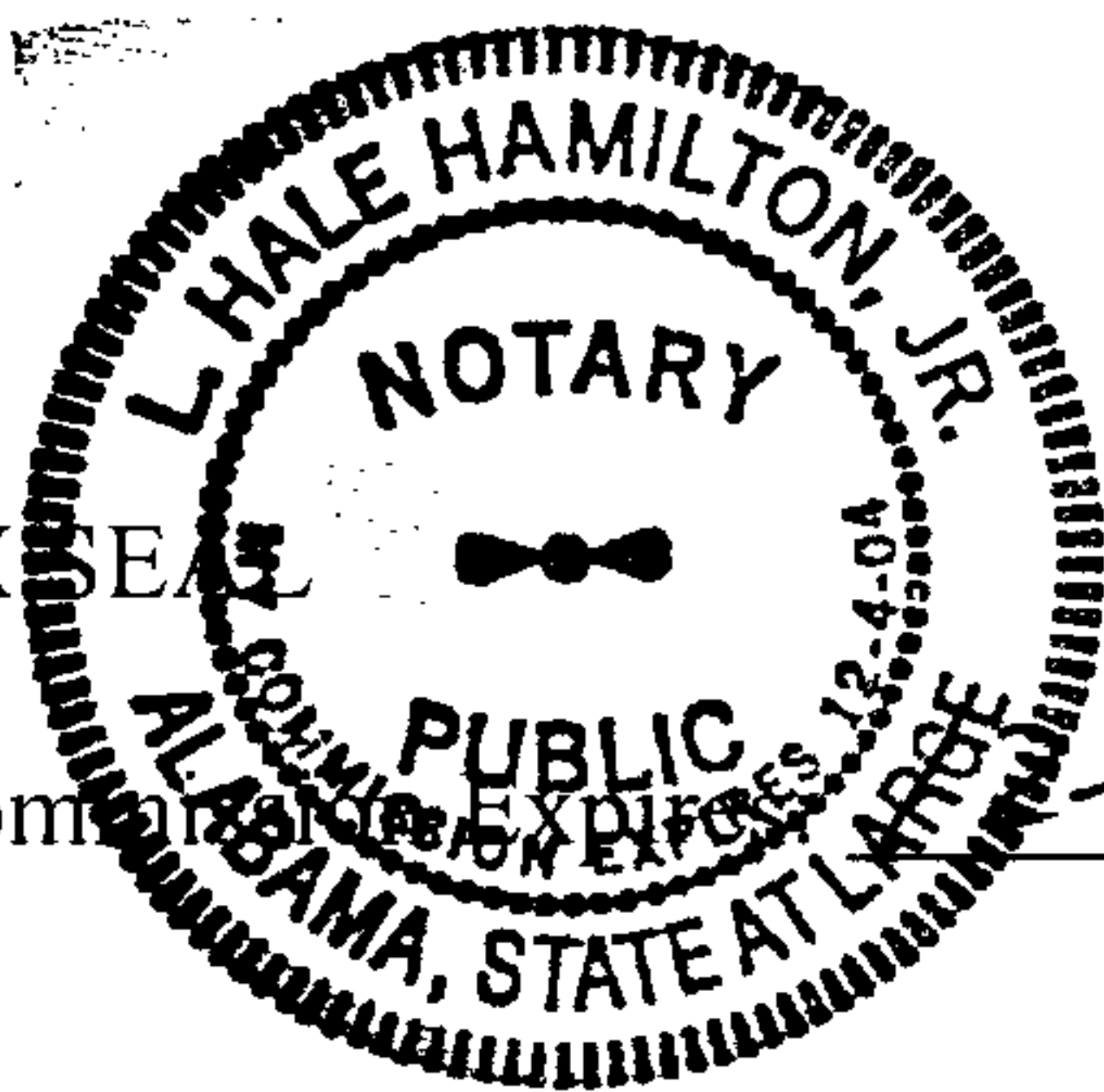
STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Carole D. Barton 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 27th day of March, 2003.

AFFIX SEAL

My Commission Expires



[Signature]
Notary Public

4-04

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that CARL W Albright III 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 27th day of March, 2003.

[Signature]
Notary Public

AFFIX SEAL

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sept 1, 2004
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS