

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Robert McAtee and Jacklin McAtee to National Bank of Commerce of Birmingham on November 12, 2002 and recorded in Inst 20021209000614760 the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated November 12, 2002 and recorded in Inst 20021209000614760 the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Mortgage America in the amount of Two Hundred Forty Eight Thousand Five Hundred and no/100----(\$248,500.00) executed on March 27, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 311, according to the Survey of Greystone Legacy 3rd Sector, as recorded in Map Book 27, page 109, in the Probate Office of Shelby County, Alabama.

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

Robert M. Atee

Robert McAtee

Jacklin M. Atee

Jacklin McAtee

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: Mary Jo Hand

Its: Loan President

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Robert McAtee and Jacklin McAtee 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 26th day of March, 2003.

Shirley D. Riley
Notary Public

AFFIX SEAL

My Commission Expires: 10-1-05

STATE OF ALABAMA)
COUNTY OF Shelby)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Mary Tothand 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 26th day of March, 2003.

Murdoch Cagle Shupe
Notary Public

AFFIX SEAL

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sep 29, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS