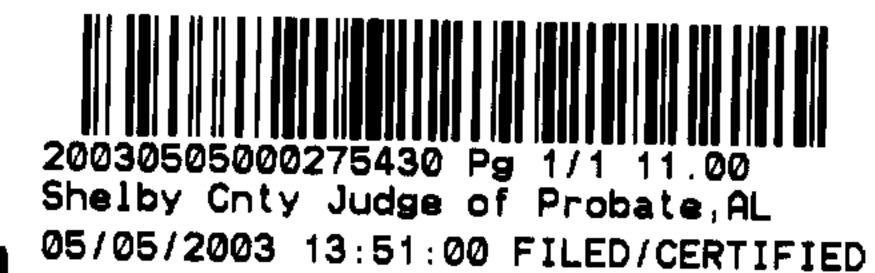
MEASE RETURN TO:
MOSS & CONDON, LLC
300 UNION HILL DRIVE, SUITE 200
BIRMINGHAM, AL 35209



SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between JOEL B. ROBINSON AND BEEBE T. ROBINSON and NATIONAL BANK OF COMMERCE OF BIRMINGHAM on the 12TH day of MARCH, 2002, and recorded in Instrument # 2002/15002, in the Probate Office of Shelby County, Alabama. NATIONAL BANK OF COMMERCE OF BIRMINGHAM does declare the lien of its mortgage dated the 12th day of MARCH, 2002, and recorded in Instrument # 2002/15002, in the Probate Office of Shelby County, Alabama, to be second and subordinate to the lien of the mortgage given by JOEL B. ROBINSON AND BEEBE T. ROBINSON to NATIONAL BANK OF COMMERCE OF BIRMINGHAM in the amount of Two Hundred Twenty One Thousand Four Hundred and no/100 (\$221,400.00) executed on the __22nd__day of April, 2003, and recorded in the Probate Office of Jefferson County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 939, according to the Survey of Highland Lakes, 9th Sector, Phase 1, an Eddleman Community, as recorded in Map Book 24, Page 1, in the Probate Office Shelby County, Alabama; being situated in Shelby County, Alabama

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this ______ day of April 2003.

COMMERCE OF
BIRMINGHAM

By:

Lice Plesident

NATIONAL BANK OF

STATE OF ALABAMA COUNTY OF JEFFRSON

Given under my hand this the 22nd of APRIL, 2003

My Commission Expires 2104

Notary Public