

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 22 day of April 2003.

By: Bette A. Royal
Its: Vice President
NATIONAL BANK OF
COMMERCE OF
BIRMINGHAM

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Bette A. Royal whose name as VP 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, in his capacity as such officer executed the same for and as the act of said corporation.

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

My Commission Expires 2/21/04

Shay Lynn Bales
Notary Public