

SUBORDINATION AGREEMENT

| The mortgage dated April 10, 2002 between Regions Bank and |
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| Robert C. Quarles and Julette G. Quarles in the amount of \$43,000.00 which |
| was recorded May 8, 2002 in Volume 20020508, Page 00021538, in the |
| records of Shelby County, is hereby subordinated to the mortgage dated |
| between BSI Financial Services, Inc. and |
| Robert C. Quarles and Julette G. Quarles in the amount of \$188,500.00, |
| which was recorded in Book, Page, in the, in the |
| records of Shelby County. |
| Executed this day of, 2003. |
| Witnessed by: April Mulare Pranch Manager State of Alabama Signed by: Pranch Manager |
| County of Shelby |
| The foregoing instrument was acknowledged before me this |