

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between **BRAD K. PARAMORE AND TRACI M. PARAMORE** and **NATIONAL BANK OF COMMERCE** on the 11TH day of **JULY 2000**, and recorded in Instrument # **2000-25878** in the Probate Office of Shelby County, Alabama. **NATIONAL BANK OF COMMERCE** does declare the lien of its mortgage filed for record on the 2ND of **AUGUST, 2000**, and recorded in Instrument #**2000-25878** and modified by Instrument **20021007000489160** in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by **BRAD K. PARAMORE AND TRACI M. PARAMORE** to National Bank of Commerce of Birmingham in the amount of One Hundred Fifteen Dollars and NO/100 (\$115,000.00) executed on the ____18th____ day of November, 2002, and recorded in the Probate Office of Shelby County, Alabama. *

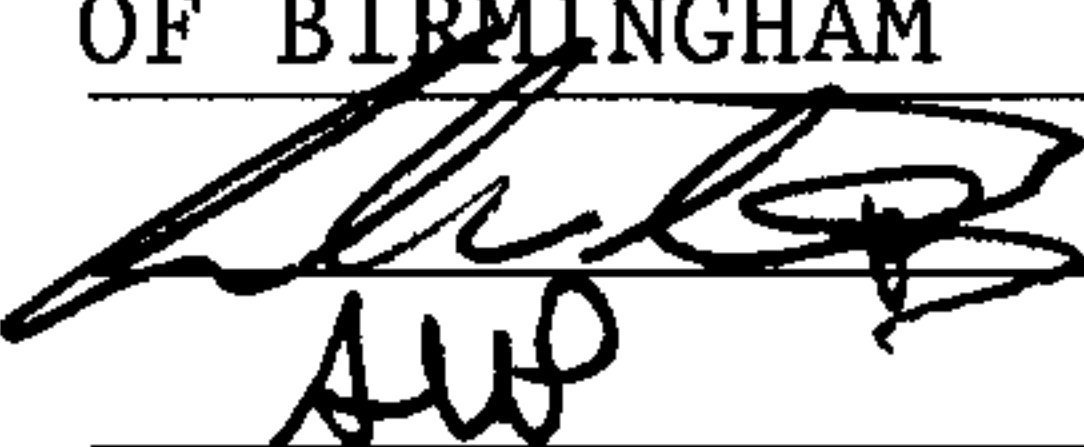
Both mortgages are encumbering certain real property described as:

LOT 86, ACCORDING TO THE SURVEY OF AUTUMN RIDGE, AS RECORDED IN MAP BOOK 12, PAGE 4, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

*Said mortgage recorded as Instrument #20021209000612380.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 2nd day of December, 2002.

By:
Its:

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM


Carl W. Albright, III
Assistant Vice President

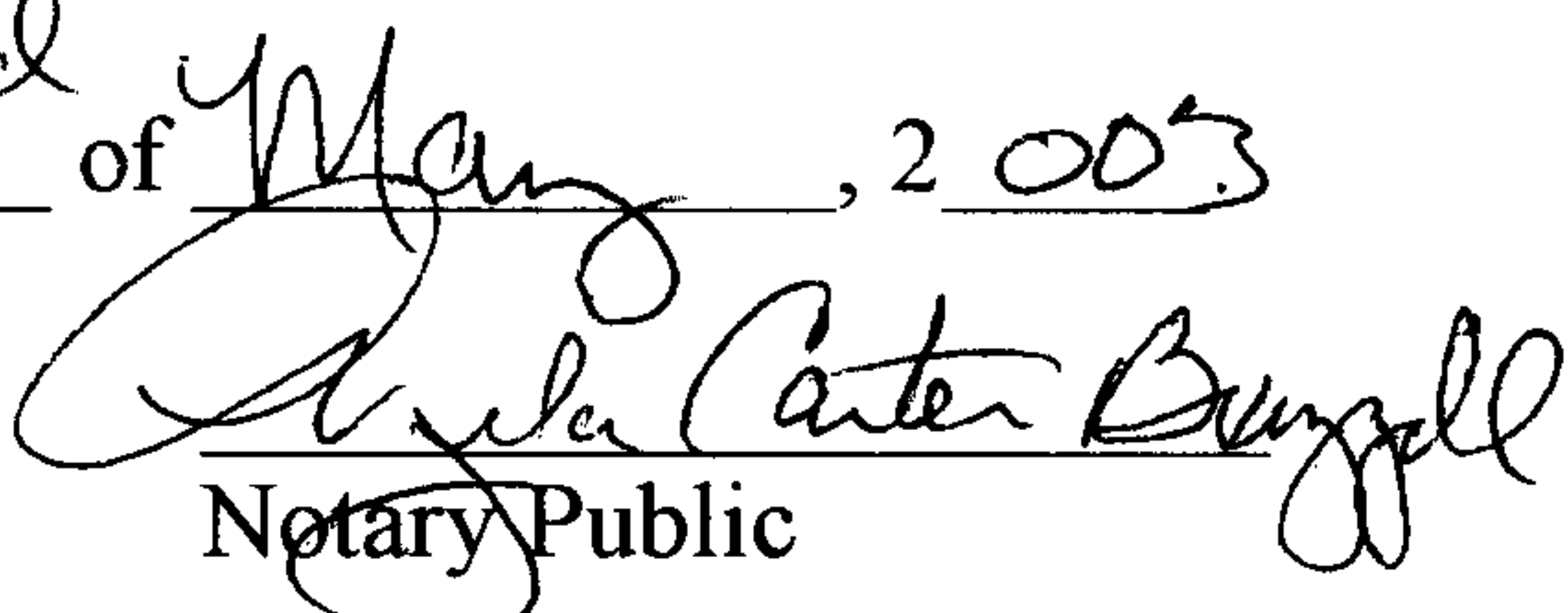
STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Carl W. Albright, III whose name as Assistant 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, 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 May, 2003

My Commission Expires _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug. 18, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS


Notary Public