

## SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Rebecca R. Goddard to National Bank of Commerce of Birmingham on June 28, 2002 and recorded in Instrument # 20020910000432010 in the Probate Office of Shelby County, Alabama. National Bank of Commerce of Birmingham does declare the lien of its mortgage dated June 28, 2002 and recorded in Instrument # 20020910000432010 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given to Regions Mortgage Inc. in the amount of Sixty Thousand Six Hundred Dollars and no/100-----(\$60,600.00) executed on May 21, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 19, ACCORDING TO THE SURVEY OF WILLOW POINT PHASE 2, AS RECORDED IN MAP BOOK 22, PAGE 41, IN THE PROATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 21<sup>st</sup> of may, 2003.

Rebecca R. Goddard  
Rebecca R. Goddard

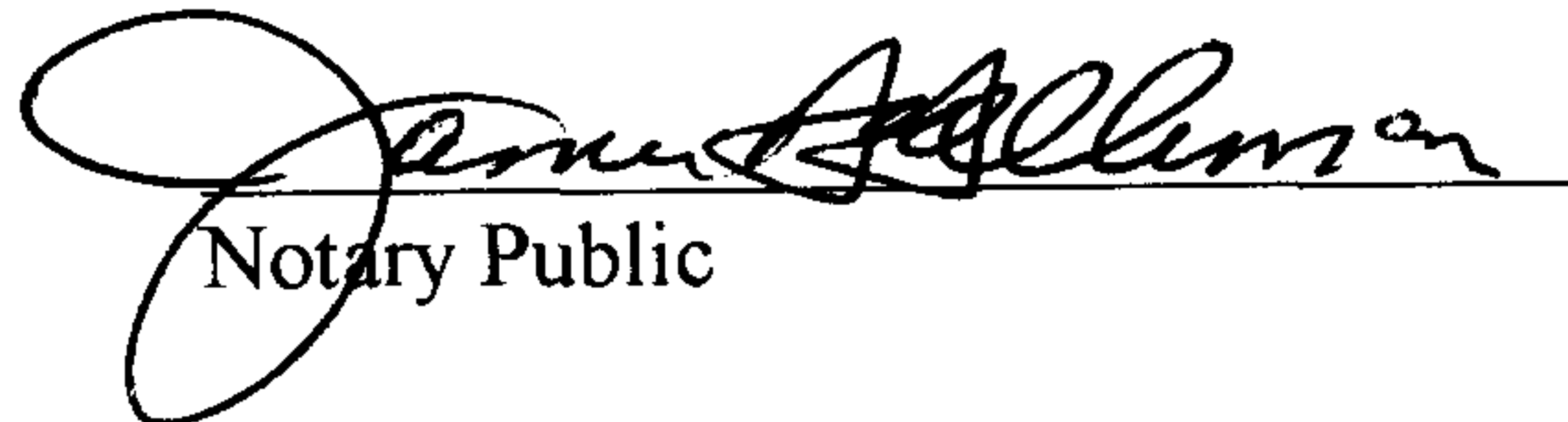
NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM

BY: [Signature]  
Its: VP

STATE OF ALABAMA       )  
COUNTY                    )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Rebecca R. Goddard 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 21<sup>st</sup> day of May, 2003.

  
Notary Public


AFFIX SEAL

My Commission Expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE**  
**MY COMMISSION EXPIRES: MARCH 12, 2005**

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 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 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 21<sup>st</sup> day of May, 2003.

  
Notary Public

AFFIX SEAL

My Commission Expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE**  
**MY COMMISSION EXPIRES: Sept 1, 2004**  
**BOONED THIRD NOTARY PUBLIC UNDERWRITERS**

This document prepared by:  
Stevie Snider, NBC Private Banking