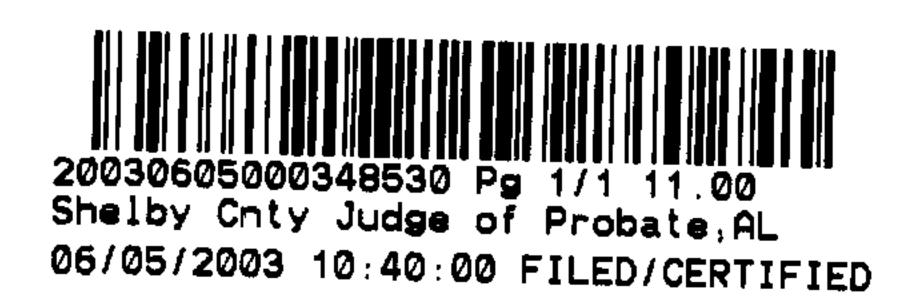
Subordination Agreement



This Subordination of Mortgage is executed this 5th day of May, 2003 by Heritage Bank.

Witnesseth

WHEREAS, Heritage Bank is the owner and holder of that certain mortgage in the amount of Eighty FIve Thousand Dollars (\$85,000.00) from William C. Lander and Nell S. Landers on 2/27/03, in Instrument Number 20030227000 in the Probate Office of Shelby County, Alabama, said Property being more particularity described as follows:

Lot 31, according to the amended map of Hickory Ridge Subdivision as recorded in Map Book 11, Page 79, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

WHEREAS, AmSouth Bank has made a mortgage loan in the amount of One hundred fifteen thousand dollars (\$115,000) to William C. Landers and Nell S. Landers recorded on fine 5, 2003 in Instrument Number 2003060500341520, in the Probate Office of Shelby County, Alabama, said loan secured by a mortgage, which encumbers the above described property.

WHEREAS, AmSouth Bank, as a condition of the premises hereof and of mutual advantages and benefits accruing to the parties hereto, Heritage Bank does hereby covenant, consent and agree to and with AmSouth Bank that the lien of Heritage Bank shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of AmSouth Bank, which encumbers the above described property provided, however, that the subordination is limited to the amount of (\$85,000.00).

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

Signed, sealed and delivered in the presence of:

Heritage Bank

BY:

ITS: Senior Vice President

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Edmund A. Terrell whose name as Senior Vice President of Heritage Bank is signed to the foregoing instrument, and who is known to me, acknowledged before me on this the day, that being informed of the contents of said instrument, as such officer and with full authority and capacity, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this the 5th day of May, 2003.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sept 12, 2004

MY COMMISSION EXPIRES: Sept 12, 2004

BONDED THRU NOTARY PUBLIC UNDERWRITERS NOTARY Public

My Commission Expires: