

SUBORDINATION AGREEMENT

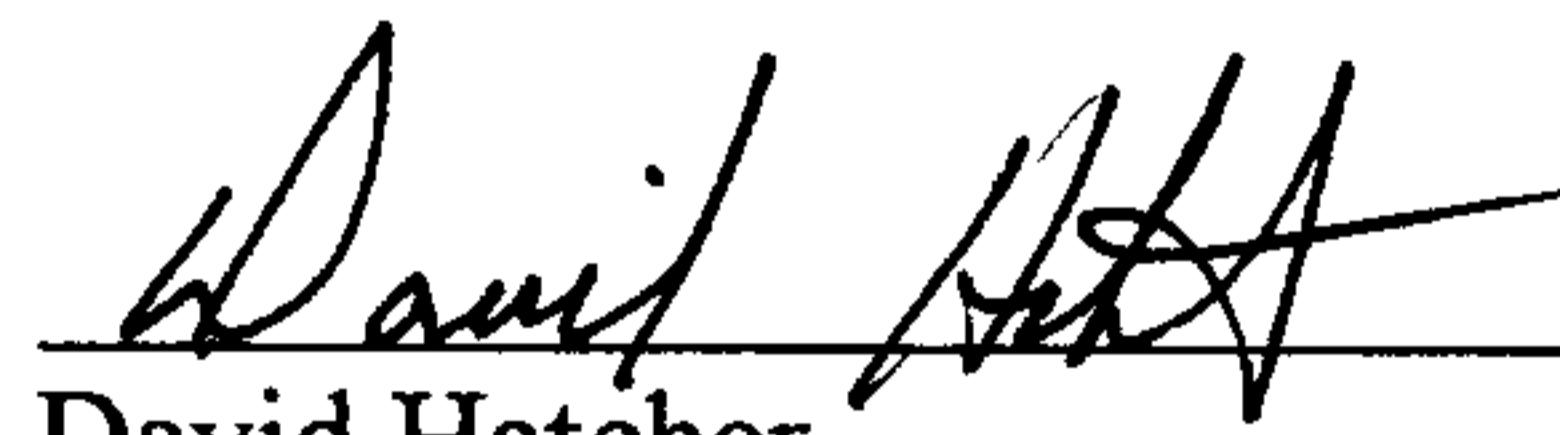
Pursuant to the terms of the mortgage entered into by and between David Hatcher and Suzanne Hatcher to National Bank of Commerce of Birmingham on March 19, 2001 and recorded in Instrument #2001-12797 and amended on September 24, 2002 and recorded in Instrument #20021219000635270 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated March 19, 2001 and recorded in Instrument #2001-12797 and amended on September 24, 2002 and recorded in Instrument #20021219000635270 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Hallmark Mortgage, Inc. in the amount of Two Hundred Forty Two Thousand Dollars and no/100--(\$242,000.00) executed on May 1, 2003 and recorded in the Probate Office of Shelby County, Alabama.

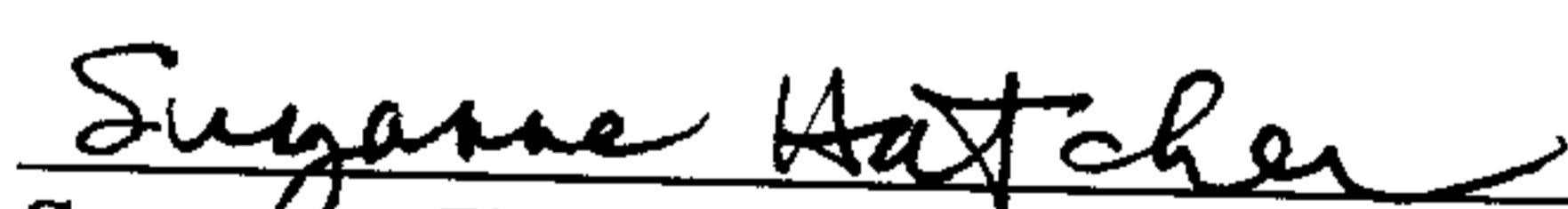
Both mortgages are encumbering certain real property described as:

Lot 11, according to the Amended Map of Mill Springs Estates, 1st Sector, recorded in Map Book 24, page 116, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 1st of May, 2003.



David Hatcher



Suzanne Hatcher

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 

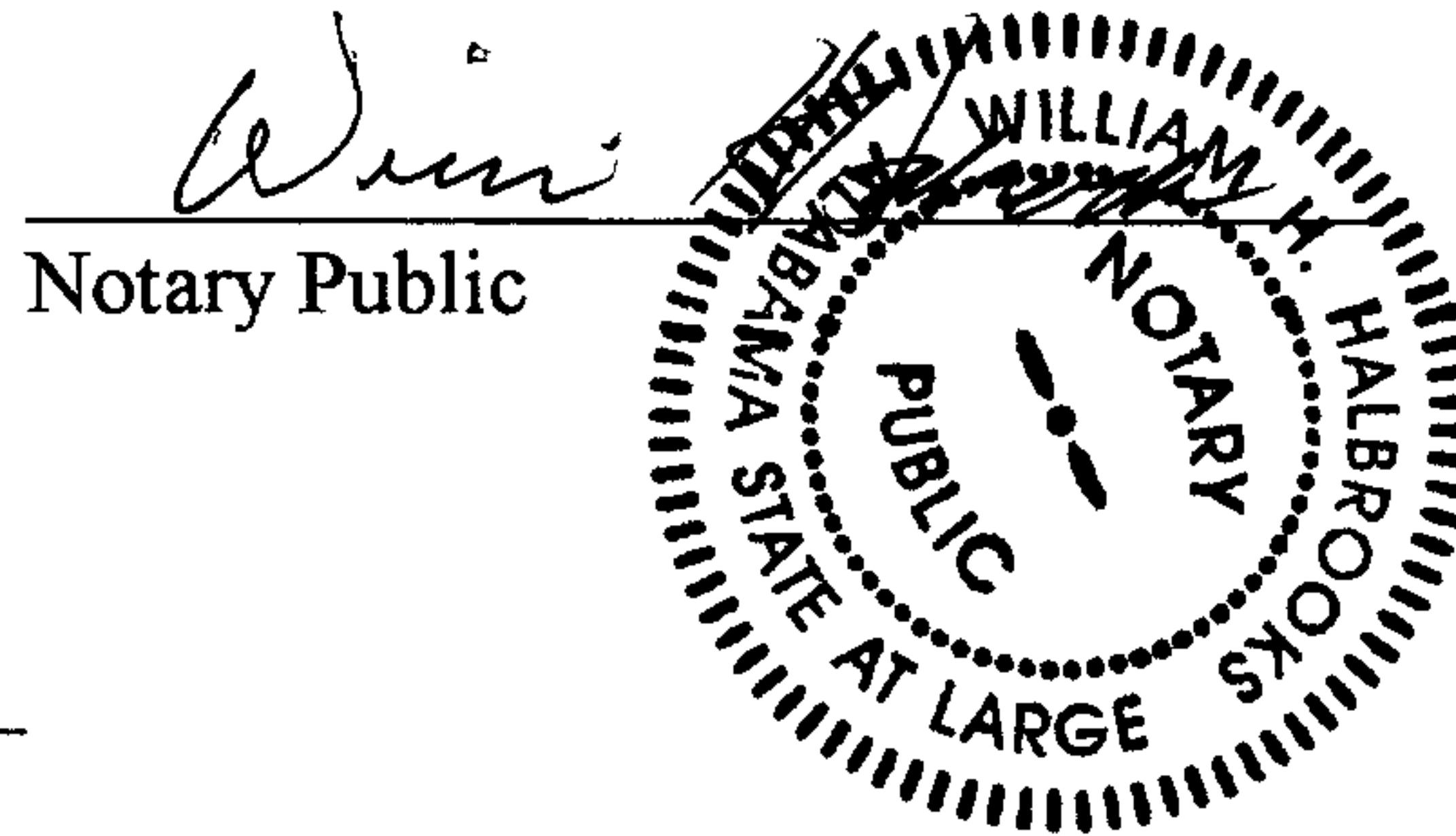
Its: 

Vice President

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that David + Suzanne Hartman 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 1 day of May, 2003.



AFFIX SEAL

My Commission Expires: 4/21/08

STATE OF ALABAMA)
COUNTY OF Shelby)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Mary Jo Hand whose name as 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 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 2nd day of May, 2003.

Wm. H. Halbrook, Jr.
Notary Public

AFFIX SEAL

My Commission Expires: MY COMMISSION EXPIRES: Sep 29, 2006

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
BONDED THRU NOTARY PUBLIC UNDERWRITERS