

## 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, 1<sup>st</sup> 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

1<sup>st</sup> of May, 2003.

David Hatcher  
David Hatcher

Suzanne Hatcher  
Suzanne Hatcher

NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM

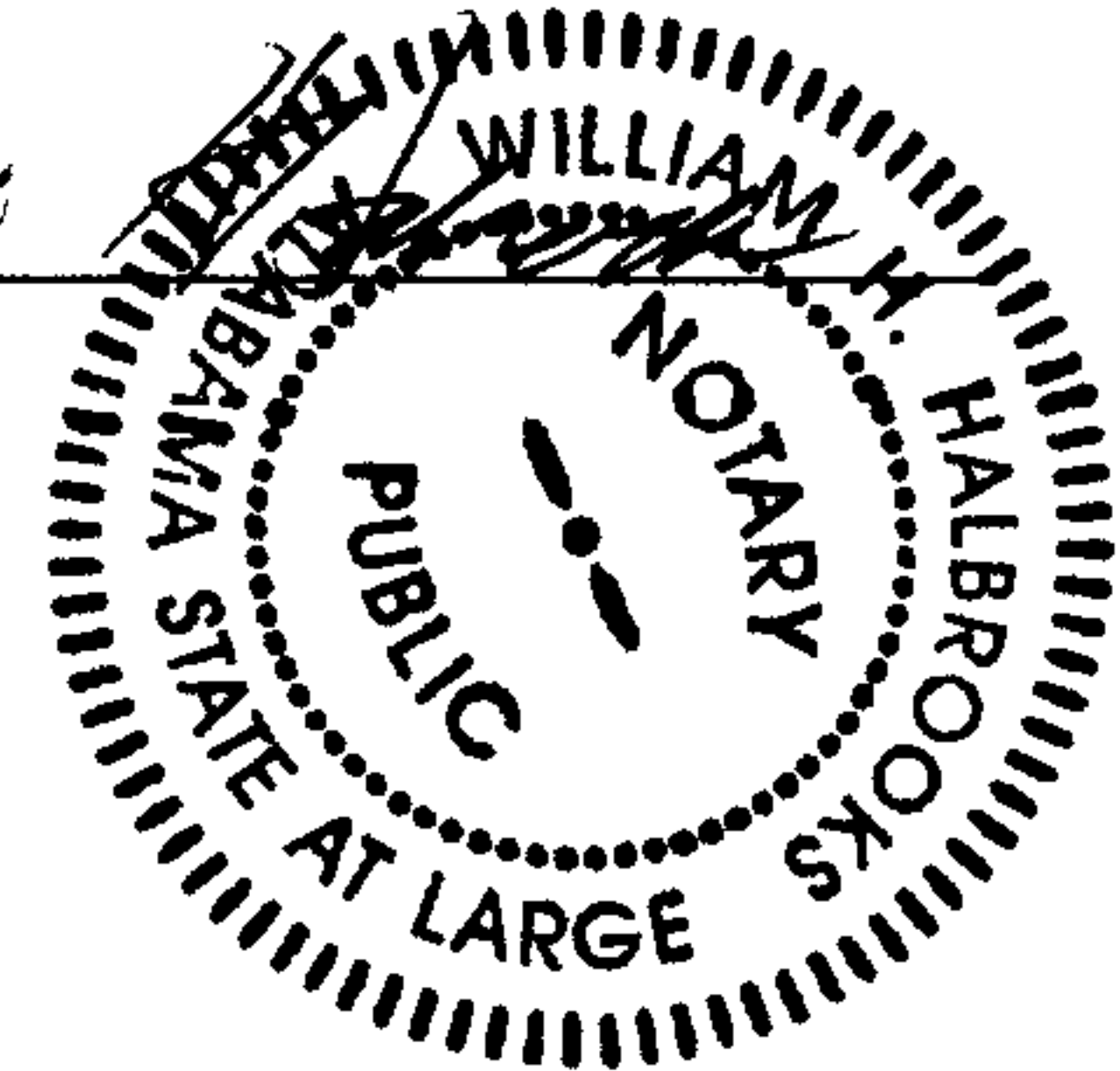
BY: Mary Jo Hand  
Its: Vice President

STATE OF ALABAMA )  
*Jefferson* COUNTY )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that *David + Suzanne Halbrook* 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.

*William H. Halbrook*  
Notary Public



AFFIX SEAL

My Commission Expires: *4/21/04*

STATE OF ALABAMA )  
COUNTY OF *Shelby* )

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that *Mary Jottand* 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, in 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.

*William H. Halbrook*  
Notary Public

AFFIX SEAL

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Sep 29, 2006  
BONDED THRU NOTARY PUBLIC UNDERWRITERS