

SUBORDINATION AGREEMENT

20030701000411740 Pg 1/3 17.00
Shelby Cnty Judge of Probate, AL
07/01/2003 10:20:00 FILED/CERTIFIED

Pursuant to the terms of the mortgage entered into by and between J. Scott

Treadway and Barbara Treadway to National Bank of Commerce of Birmingham on July
12, 2000 and recorded in Instrument #2000-25377 in the Probate Office of Shelby
County, Alabama.

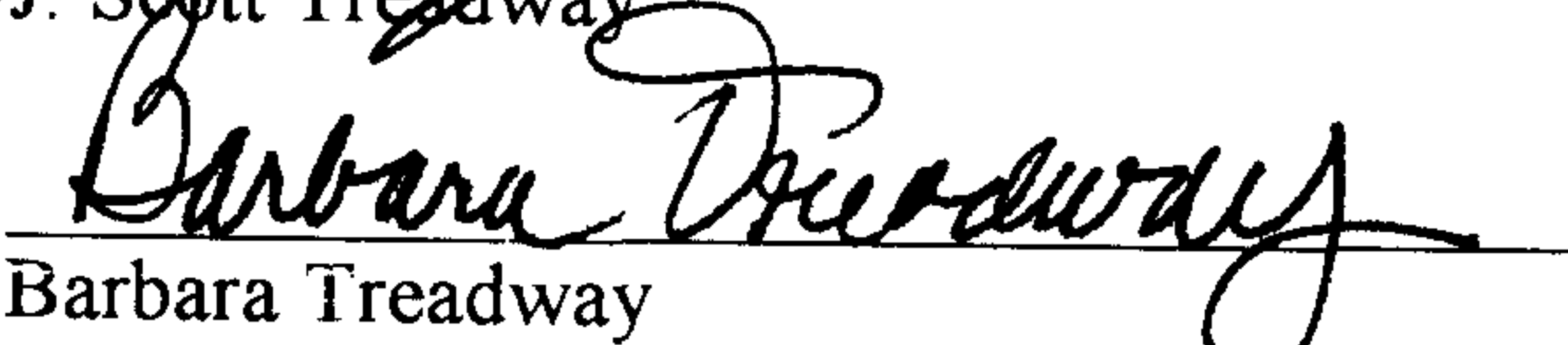
National Bank of Commerce of Birmingham does declare the lien of its mortgage dated
July 12, 2000 and recorded in Instrument #2000-25377 in the Probate Office of Shelby
County, Alabama to be second and subordinate to the lien of mortgage given to National
Bank of Commerce in the amount of Two Hundred Seventy-Seven Thousand Dollars and
NO/100---(\$277,000.00) executed on June 17, 2003 recorded in the Probate Office of
Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

SEE ATTACHED EXHIBIT "A".

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this
17th of June, 2003.



J. Scott Treadway


Barbara Treadway

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 

Its: PBO

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that J. Scott & Barbara B. Treadway 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 17th day of June, 2003.

J. A. Grant
Notary Public

AFFIX SEAL

My Commission Expires: 10/20/05

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Andy Davenport whose name as Officer 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 16th day of June, 2003.

Stephanie R. Snider
Notary Public

AFFIX SEAL

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sept 1, 2004
BONDED THIRTY THOUSAND DOLLARS

Document Prepared By:
Stevie Snider, Private Banking

Exhibit A

Lot 911, according to the Map of Highland Lakes, 9th Sector, Phase I, an Eddleman Community, as recorded in Map Book 24, page 1, in the Probate Office of Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision recorded as Instrument #1994-07111 and amended by Instrument 1996-17543 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 9th Sector, recorded as Instrument #1998-29634 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").