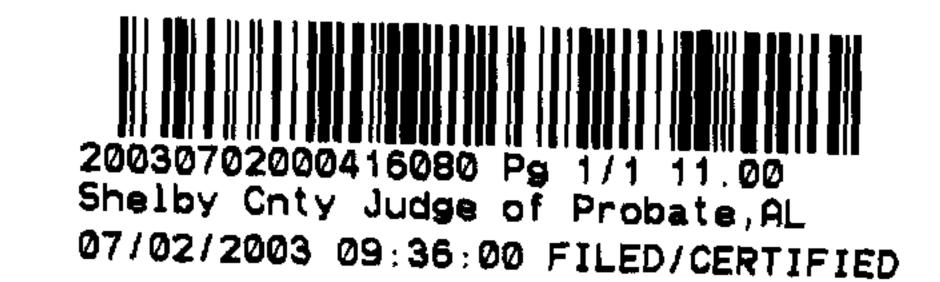
STATE OF ALABAMA SHELBY COUNTY



SUBORDINATION AGREEMENT

Carraway Methodist Federal Credit Union is the owner and holder of that certain mortgage from Marthew D. Holland, dated December, 2002, with a face amount of \$7,000.00 recorded in instrument No. In the Probate Office of Shelby County, Alabama. Carraway Methodist Federal Credit Union does hereby declare the lien of its said mortgage and the debt thereby secured to now be \$6,369.00 and subordinate to the lien of Coats and Co., Inc. and claim of that from Matthew D. Holland secures a debt in the amount of \$184,500.00 certain mortgage dated in the Probate Office of Shelby County, Alabama.
20030702000416090 and is recorded in Inst. # Both mortgages pertain to certain real property described as follows: 6109 Terrace Hills Drive Birmingham, AL 35242 Lot 27, Greystone Farms, Terrace Hills Sector Shelby County, Alabama This Subordination Agreement has been caused to be executed and delivered on this __6__ day of June, 2003. Carraway Methodist Federal Credit Union BY: Jan Me Conhe President STATE OF ALABAMA SHELBY COUNTY I, the undersigned, a Notary Public in and for said County in said State hereby certify that Faye McCombs whose mame as President of Carraway Methodists Federal Credit Union whose name is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she as such officer and with fully authority, executed the same voluntarily as the act of Carraway Methodist Federal Credit Union. Given under my hand and official seal this day of June, 2003.

Notary Public

Commission Expires:

(SEAL)