

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Craig Brashier and Kimberly L. McMillican to National Bank of Commerce of Birmingham on May 30, 2002 and recorded in Instrument #20020606000265640 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated May 30, 2002 and recorded in Instrument #20020606000265640 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given to Coats & Co., Inc. in the amount of One Hundred Thirty-Two Thousand Dollars and no/100-----(\$132,000.00) executed on June 24, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 96, ACCORDING TO THE FINAL PLAT OF NARROWS POINT, PHASE 3, AS RECORDED IN MAP BOOK 28, PAGE 120, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TOGETHER WITH NON-EXCLUSIVE EASEMENT TO USE THE COMMON AREAS AS MORE PARTICULARLY DESCRIBED IN THE NARROWS RESIDENTIAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN INST. #2000-09755 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATION").

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

Craig Brashier
Craig Brashier

Kimberly L. McMillican
Kimberly L. McMillican

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: [Signature]
Its: VP

STATE OF ALABAMA)
JEFF COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Craig & Kimberly L. McMillan 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.

Paul L. Byrd
Notary Public

AFFIX SEAL

My Commission Expires: 11-20-04

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Carl W Albright III whose name as VP 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 17th 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
BOBBY TERRY NOTARY PUBLIC UNDERWRITER

This document prepared by:
Stevie Snider, NBC Private Banking