

## SUBORDINATION AGREEMENT

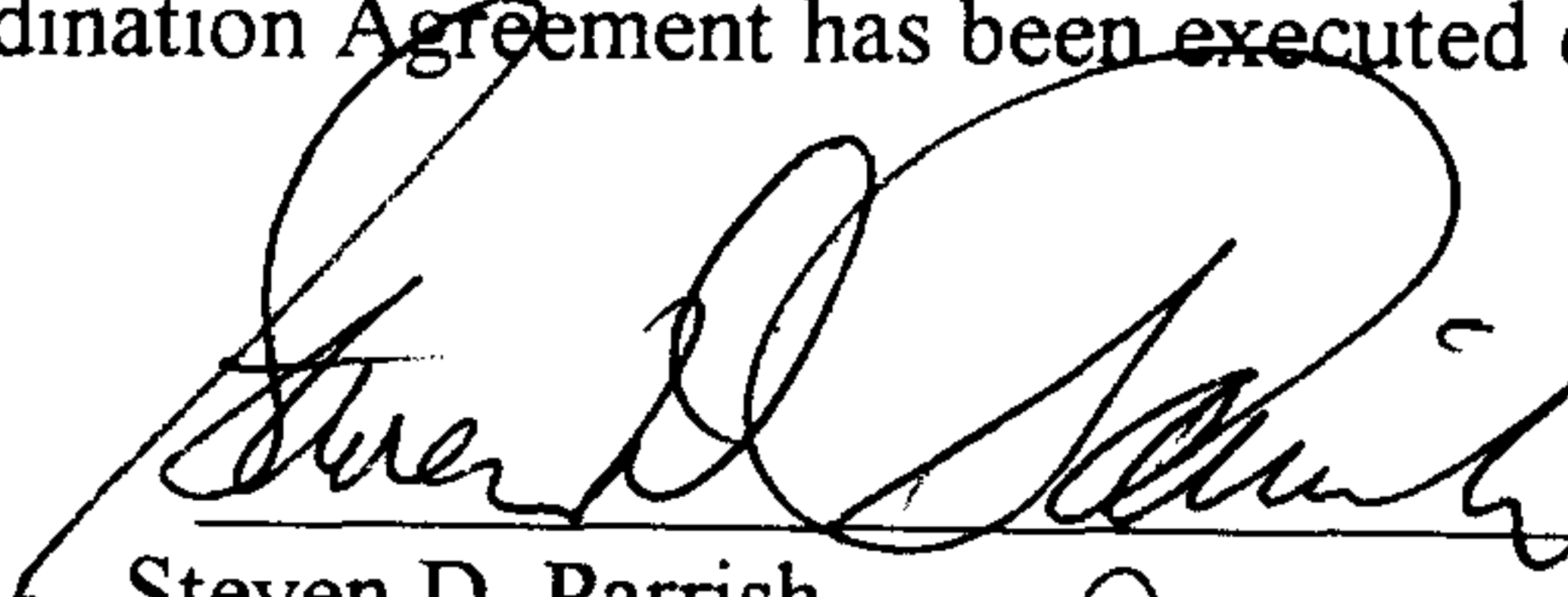
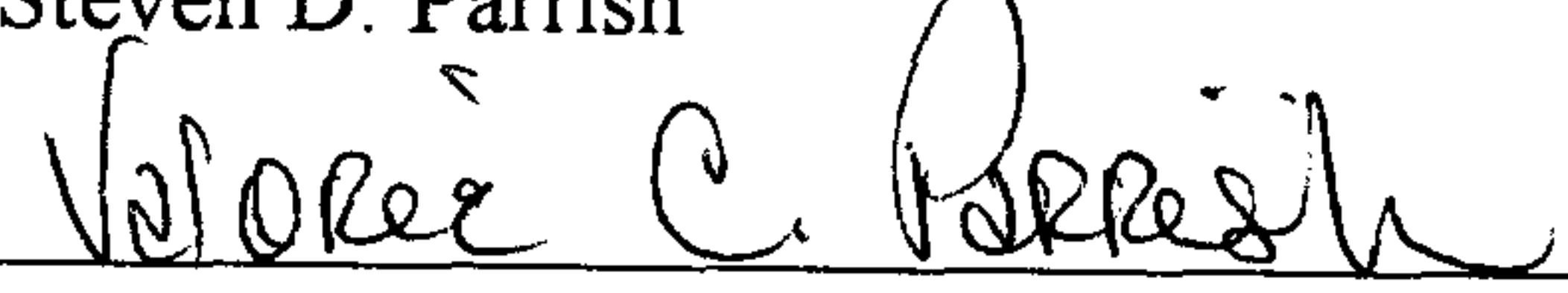
Pursuant to the terms of the mortgage entered into by and between Steven D. Parrish and Valorie C. Parrish to National Bank of Commerce of Birmingham on April 20, 1999 and recorded in Instrument 1999-20166 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated April 20, 1999 and recorded in Instrument 1999-20166 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Flagstar Bank, FSB in the amount of Forty Two Thousand and no/100----(\$42,000.00) executed on June 30, 2003 and recorded in the Probate Office of Shelby County, Alabama.

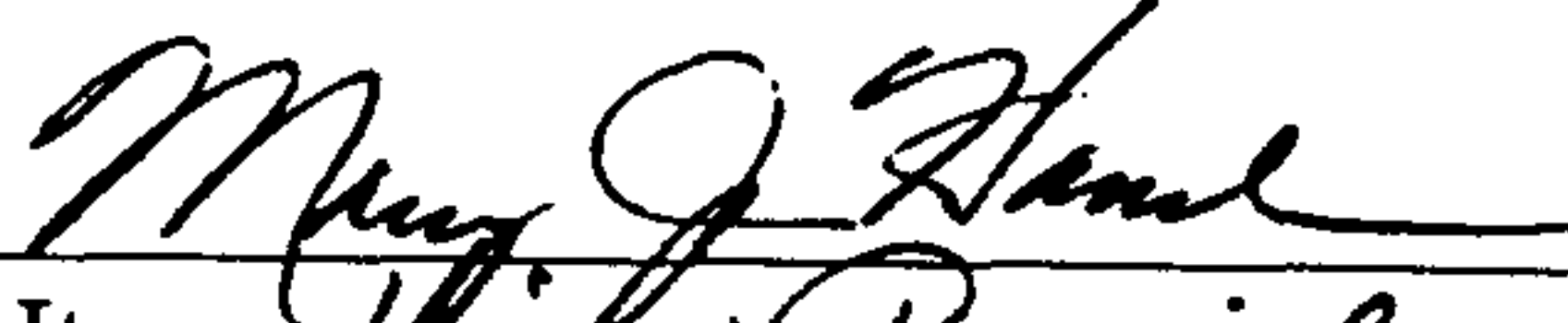

Both mortgages are encumbering certain real property described as:

Lot 11, according to the Survey of Heatherwood, 2<sup>nd</sup> Sector, as recorded in Map Book 8, page 28 A & B, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 30<sup>th</sup> of June, 2003.

  
Steven D. Parrish  
  
Valorie C. Parrish

NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM

BY:   
Its: 

STATE OF ALABAMA       )  
COUNTY                    )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that \_\_\_\_\_ 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 \_\_\_\_\_ day of \_\_\_\_\_, 2003.

\_\_\_\_\_  
Notary Public

AFFIX SEAL

My Commission Expires: \_\_\_\_\_

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 30th day of June, 2003.

Meredith Cagle Shryer  
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