

SUBORDINATION AGREEMENT

20030707000424450 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
07/07/2003 11:28:00 FILED/CERTIFIED

Pursuant to the terms of the mortgage entered into by and between Wynn M. Shuford and Angela A. Shuford to National Bank of Commerce of Birmingham on May 18, 2001 and recorded in Instrument #2001-20457 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated May 18, 2001 and recorded in Instrument #2001-20457 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given to Mortgage South, LLC in the amount of Three Hundred Fifteen Thousand Dollars and NO/100--- (\$315,000.00) executed on June 17, 2003 recorded in the Probate Office of Shelby County, Alabama. 20030707000424440

Both mortgages are encumbering certain real property described as:

LOT 512, ACCORDING TO THE SURVEY OF HIGHLAND LAKES, 5TH SECTOR, PHASE II, AS RECORDED IN MAP BOOK 19, PAGES 3 A & B 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 INST. #1994-07111 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES A RESIDENTIAL SUBDIVISION, 5TH SECTOR, PHASE II AS RECORDED AS INST. #1994-31018 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

18th of June, 2003.

Wynn M. Shuford
Angela A. Shuford

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

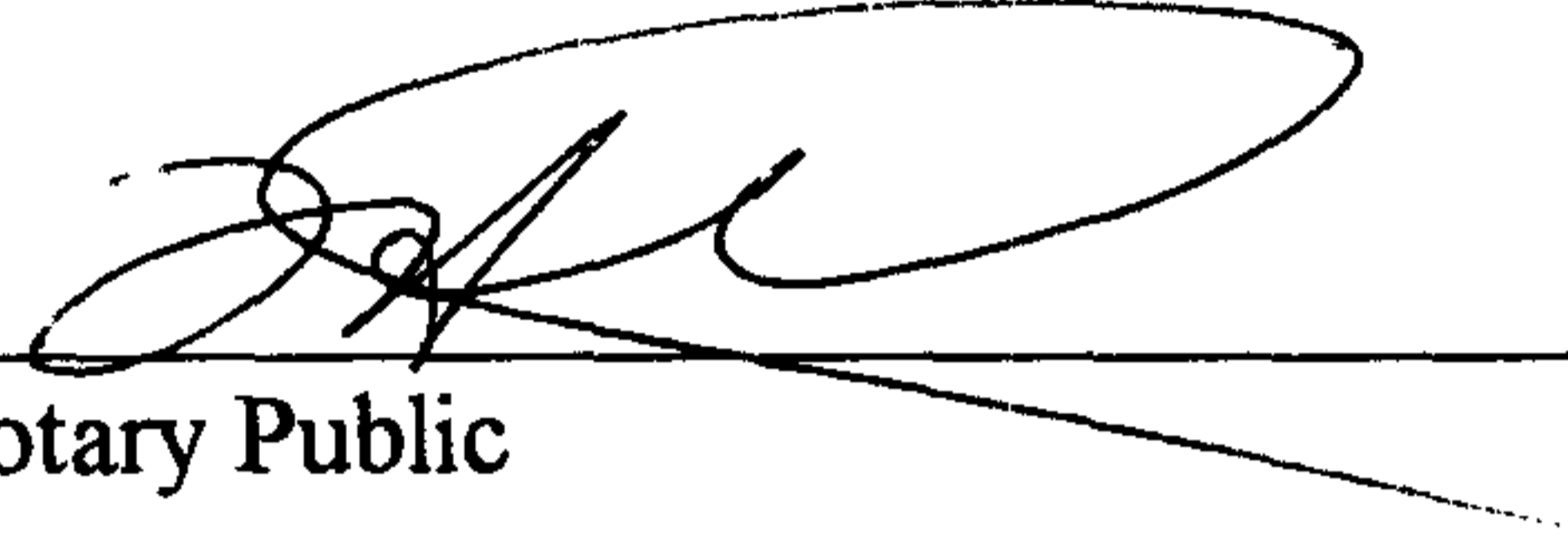
BY: _____
Its: _____

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Wynn M Shuford and Angela A. Shuford 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 18th day of JUne, 2003.

TODD H. BARKSDALE, P.C.
1707 29TH COURT S. Notary Public
HOMEWOOD, AL 35209



AFFIX SEAL

My Commission Expires: 02/20/05

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Gairos Grelier whose name as AVP 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 17 day of June, 2003.

Frances Scott Goodhue
Notary Public

AFFIX SEAL

My Commission Expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE**
MY COMMISSION EXPIRES: Jan 21, 2007
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS

Document Prepared By:
Stevie Snider, NBC Private Banking