

## SUBORDINATION AGREEMENT

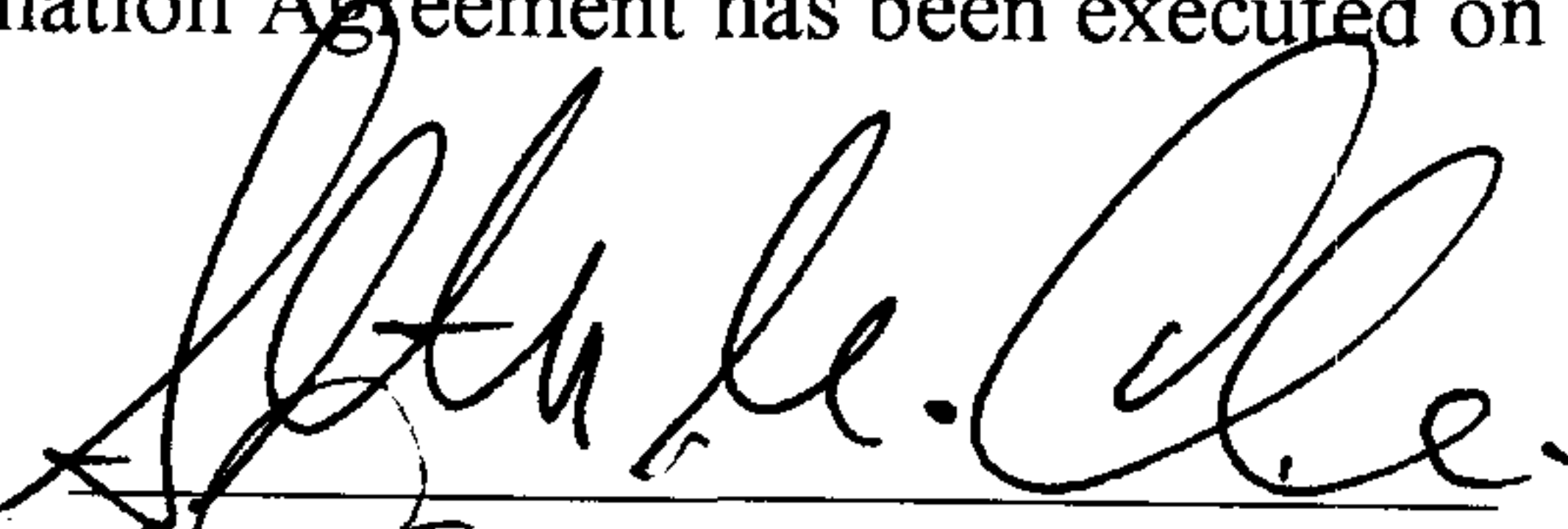
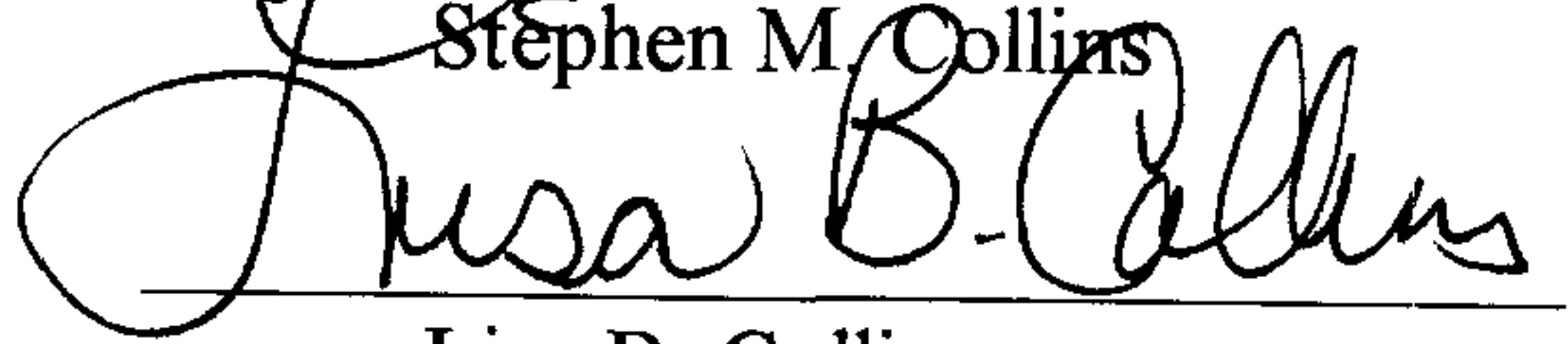
Pursuant to the terms of the mortgage entered into by and between Stephen M. Collins and Lisa B. Collins to National Bank of Commerce of Birmingham on December 19, 2001 and recorded in Instrument 2002-04714 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated December 19, 2001 and recorded in Instrument 2002-04714 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Blue Star Mortgage in the amount of One Hundred Fifty Four Thousand and no/100- ---(\$154,000.00) executed on \_\_\_\_\_ and 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 \_\_\_\_\_ of \_\_\_\_\_, 2003.

  
Stephen M. Collins  
  
Lisa B. Collins

NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM

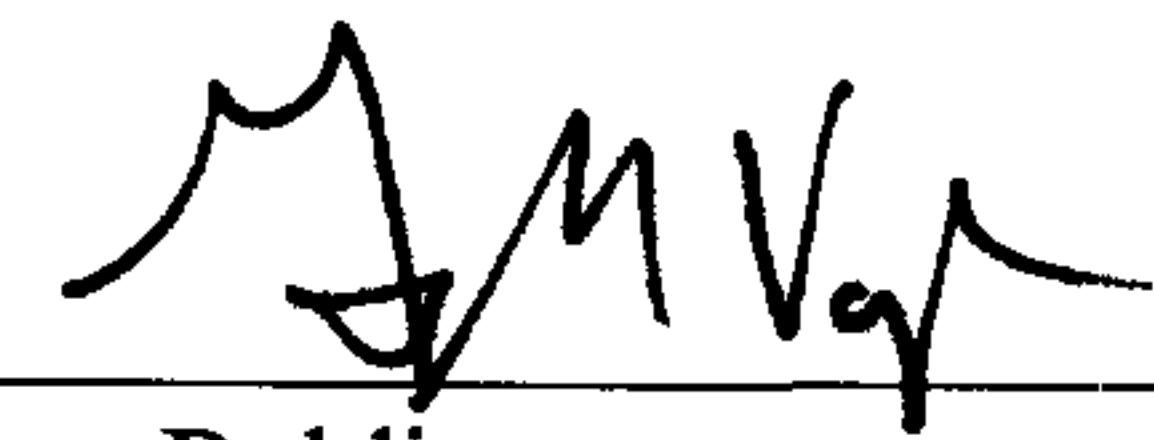
BY: 

Its: V. A.

STATE OF ALABAMA       )  
Shelby COUNTY        )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Stephen M. Collins and Lisa B. Collins 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 24<sup>th</sup> day of June, 2003.

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

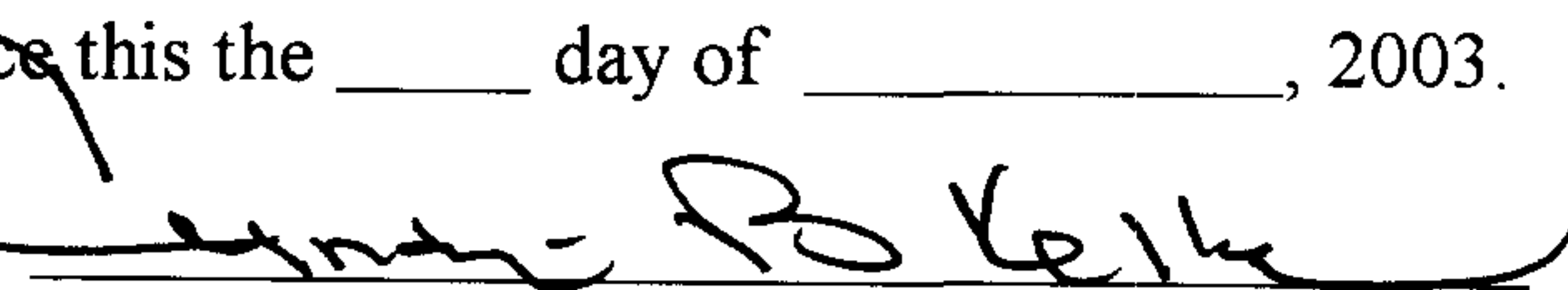
AFFIX SEAL

My Commission Expires: 9.29.06

STATE OF ALABAMA       )  
COUNTY OF Shelby        )

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

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

AFFIX SEAL

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

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Mar 1, 2007  
BONDED THRU NOTARY PUBLIC UNDERWRITERS