

## SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Lawrence E. Richardson, Jr and Jodi A. Richardson to National Bank of Commerce of Birmingham on April 24, 1997 and recorded in Instrument #1997-14048 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated April 24, 1997 and recorded in Instrument #1997-14048 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by National Bank Of Commerce in the amount of One Hundred Thousand and no/100— (\$100,000.00) executed on July 11, 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 SECTOR 2, APACHE RIDGE, SECTORS 2 AND 3, AS RECORDED IN MAP BOOK 16, PAGE 60, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this

11th of July, 2003.




Lawrence E. Richardson, Jr



Jodi A. Richardson

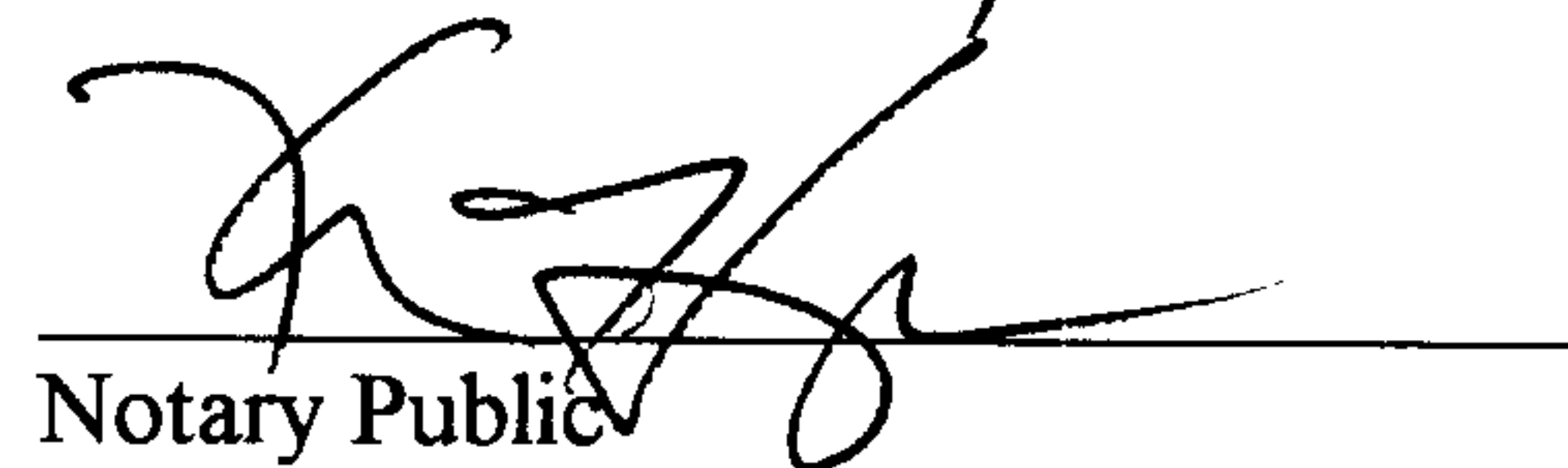
NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM

BY:   
Its: Vice President

STATE OF ALABAMA       )  
COUNTY                    )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that LAWRENCE E (JR) & Jodi A. Richardson 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 11 day of July, 2003.

  
Notary Public

AFFIX SEAL

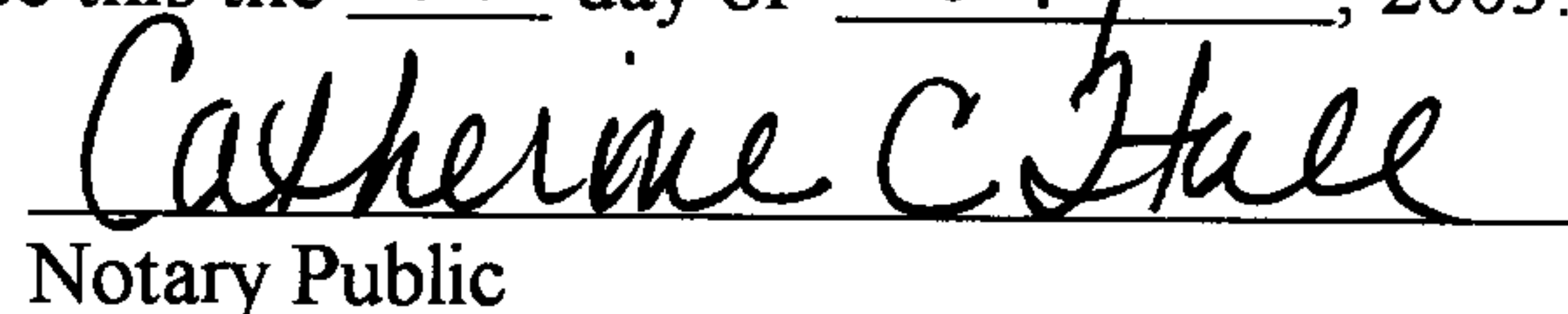
NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Nov 13, 2004  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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 Bobbie Williams whose name as \_\_\_\_\_ 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 11 day of July, 2003.

  
Notary Public

AFFIX SEAL

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Nov 22, 2003  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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