

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between William J. Hughes and Lynette M. Hughes to National Bank of Commerce of Birmingham on May 30, 1997 and recorded in Instrument #1997-19787 and amended December 19, 1997 and recorded in Instrument # 1998-00138 in the Probate Office of Shelby County, Alabama.

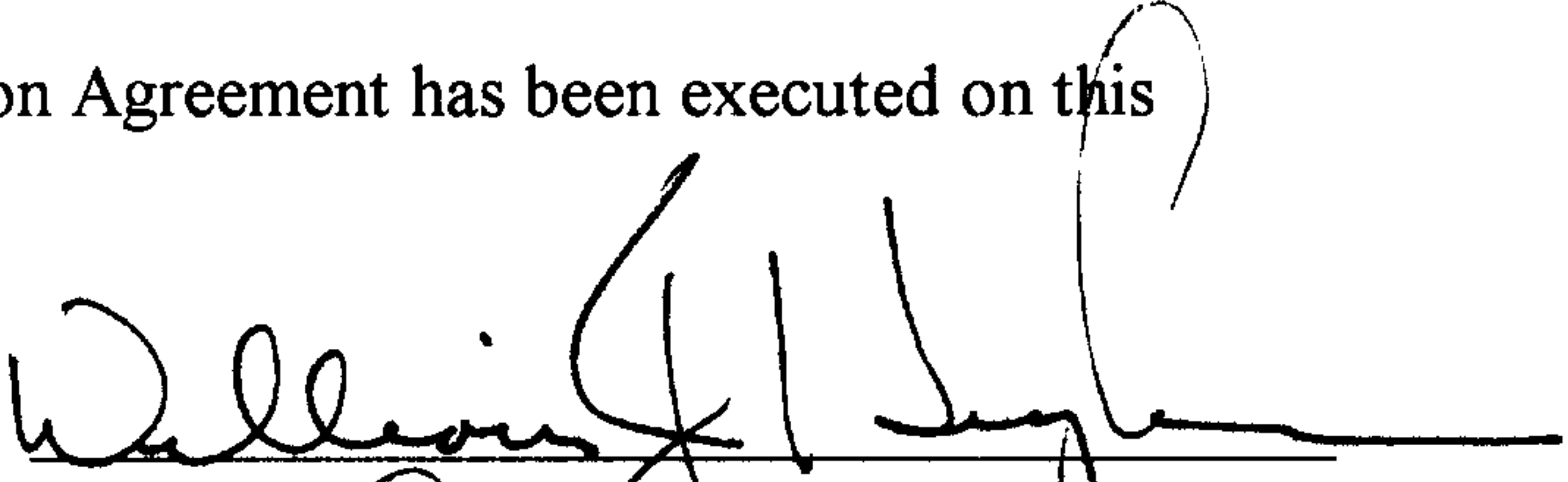
National Bank of Commerce of Birmingham does declare the lien of its mortgage dated May 30, 1997 and recorded in Instrument #1997-19787 and amended December 19, 1997 and recorded in Instrument # 1998-00138 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by National Bank of Commerce in the amount of Sixty Thousand and no/100---(\$60,000.00) executed on July 11, 2003 and recorded in the Probate Office of Shelby County, Alabama.

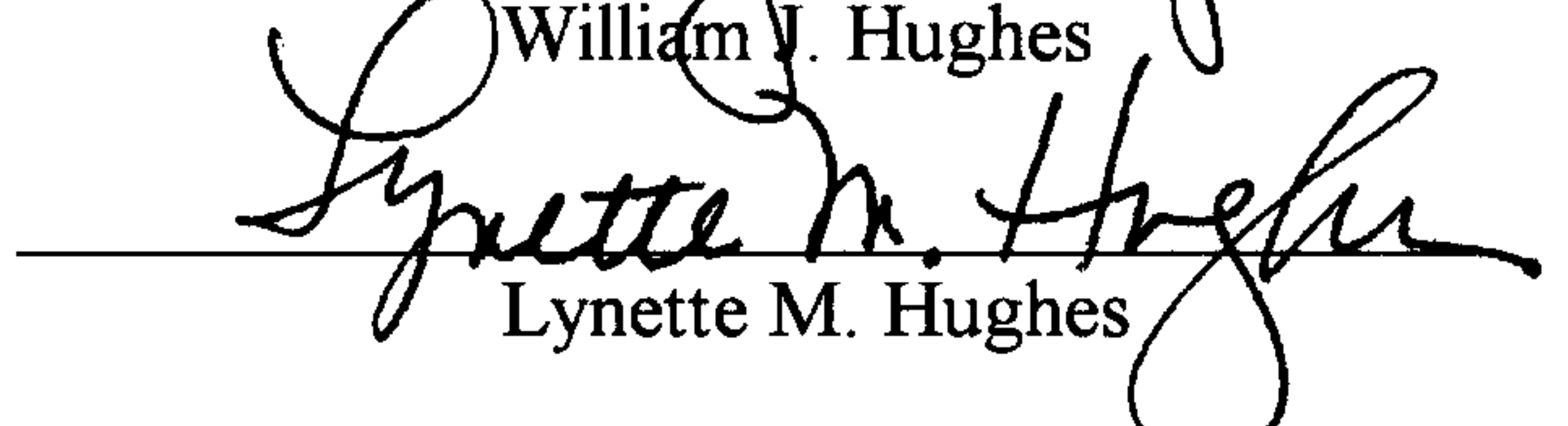
Both mortgages are encumbering certain real property described as:

Lot 205, according to the Survey of Chandalar South – Fifth Sector, as recorded in Map Book 6, Page 146, in the Office of the Judge of Probate of Shelby County, Alabama.

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

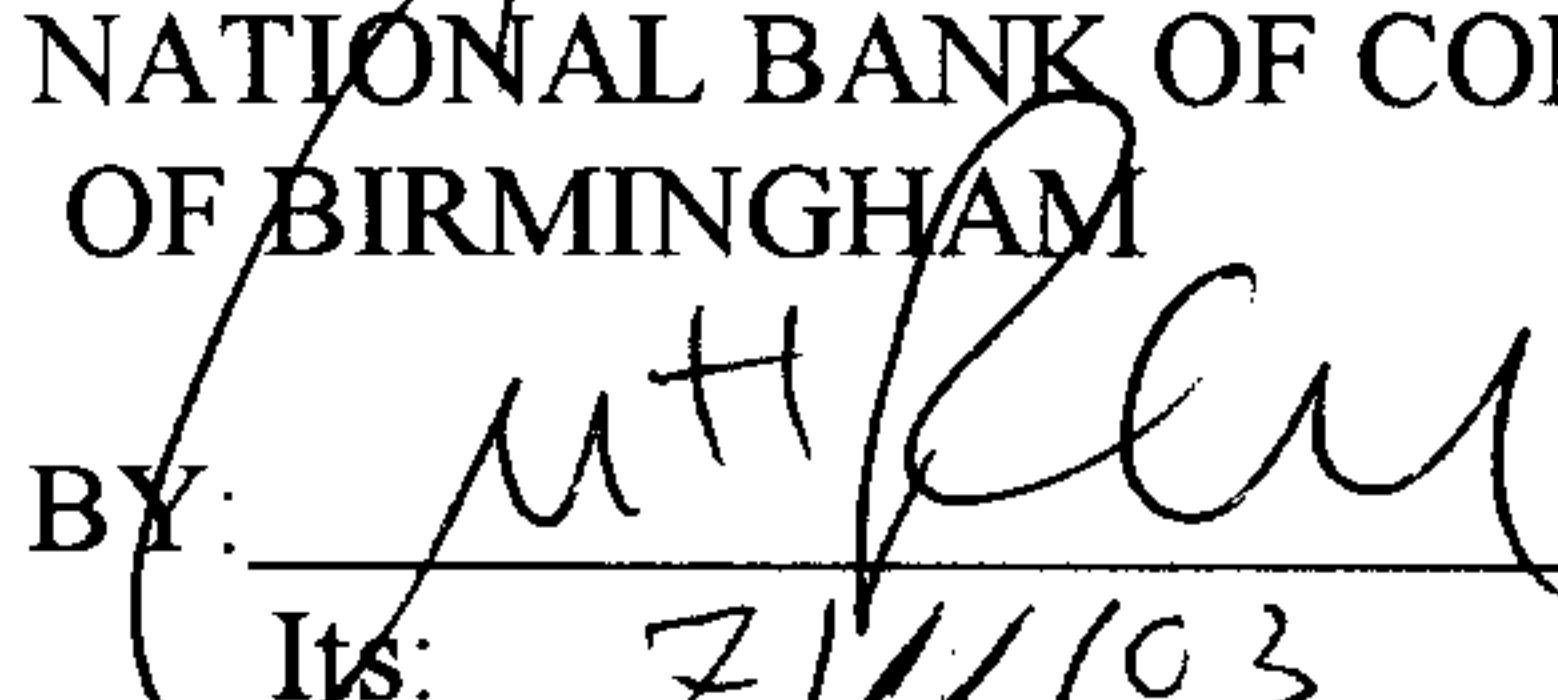
11 of July, 2003.



William J. Hughes


Lynette M. Hughes

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 

Its: 7/11/03

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that William J. Hughes & Lynette M. Hughes 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.

Dale A. England
Notary Public

AFFIX SEAL

My Commission Expires: 02/25/04

STATE OF ALABAMA)
COUNTY OF Jeff)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Lee H. Riley 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 11th day of July, 2003.

Dale A. England
Notary Public

AFFIX SEAL

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Dec 19, 2004
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS