

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between C. Keith Staples and Carol Lee Staples to National Bank of Commerce of Birmingham on April 10, 2002 and recorded in Instrument 2002-19430 and amended January 13, 2003 and recorded in Instrument 20030211000083030 in the Probate Office of Shelby County, Alabama.

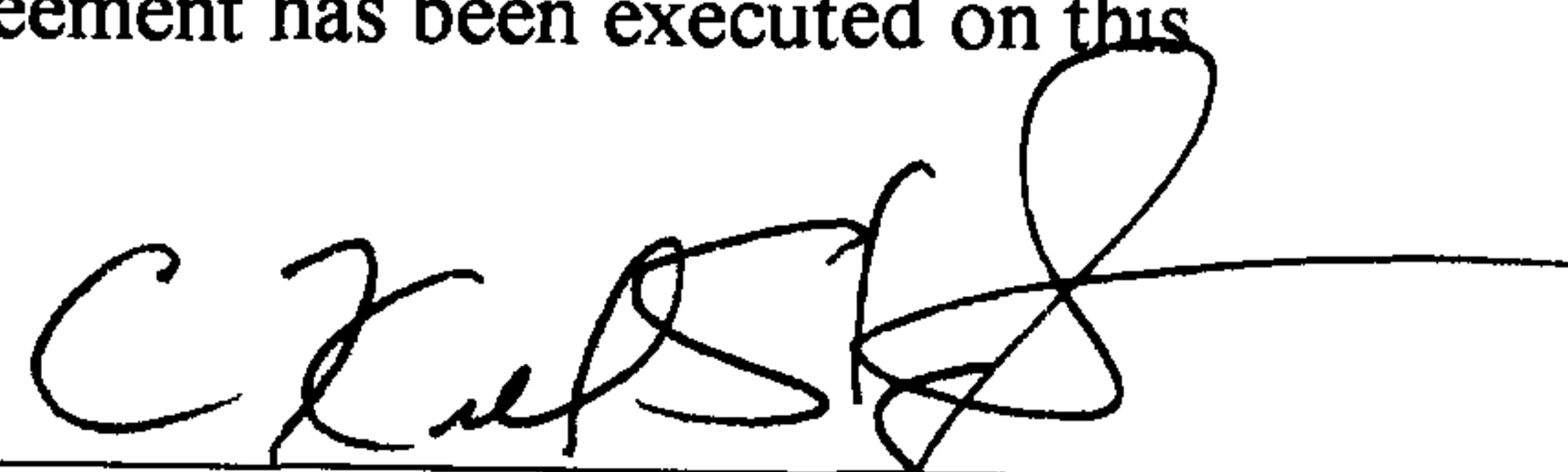
National Bank of Commerce of Birmingham does declare the lien of its mortgage dated April 10, 2002 and recorded in Instrument 2002-19430 and amended January 13, 2003 and recorded in Instrument 20030211000083030 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by National Bank of Commerce in the amount of Two Hundred Eighty One Thousand Five Hundred and no/100----(\$281,500.00) 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 2, according to the survey of Oakwoods, as recorded in Map Book 25, Page 128, in the Probate Office of Shelby County, Alabama.

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

15th of July, 2003.



C. Keith Staples



Carol Lee Staples

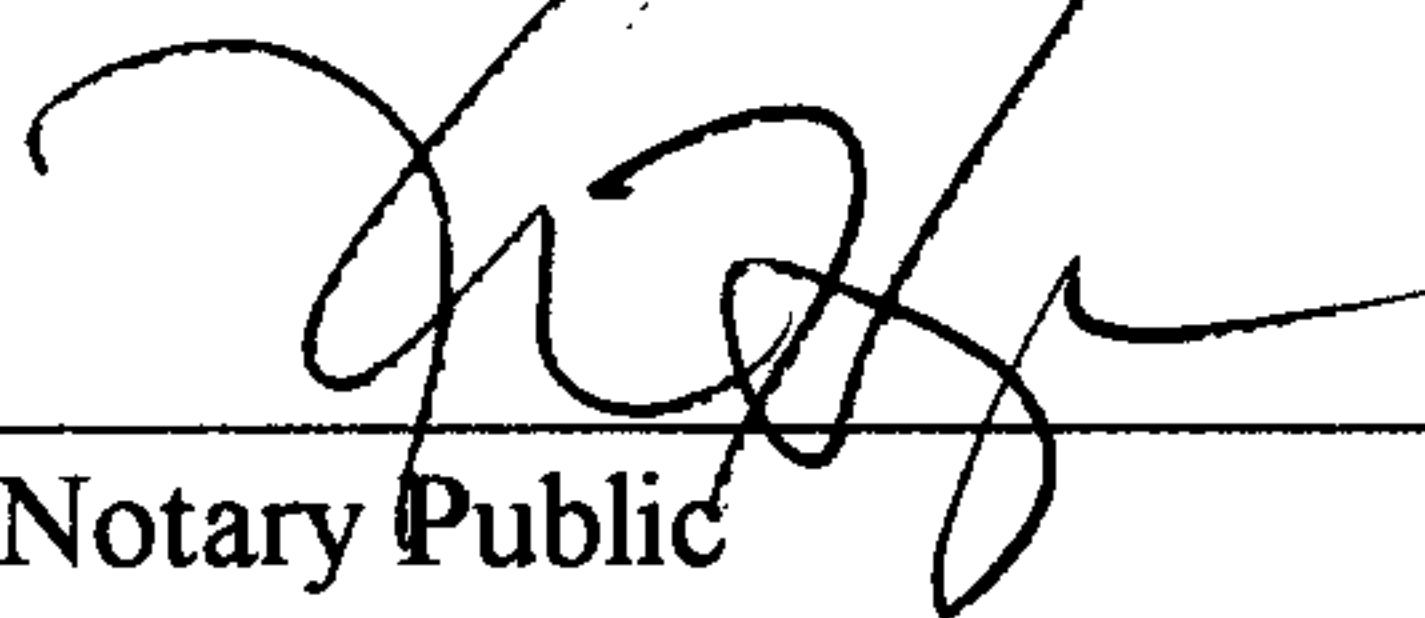
NATIONAL BANK OF COMMERCE
OF BIRMINGHAM
BY: Bethie W. Williams
Its: Vice President

STATE OF ALABAMA)
COUNTY)

*Staples

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that C. Keith Staples & Carol Lee 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 15th day of July, 2003.



Notary Public

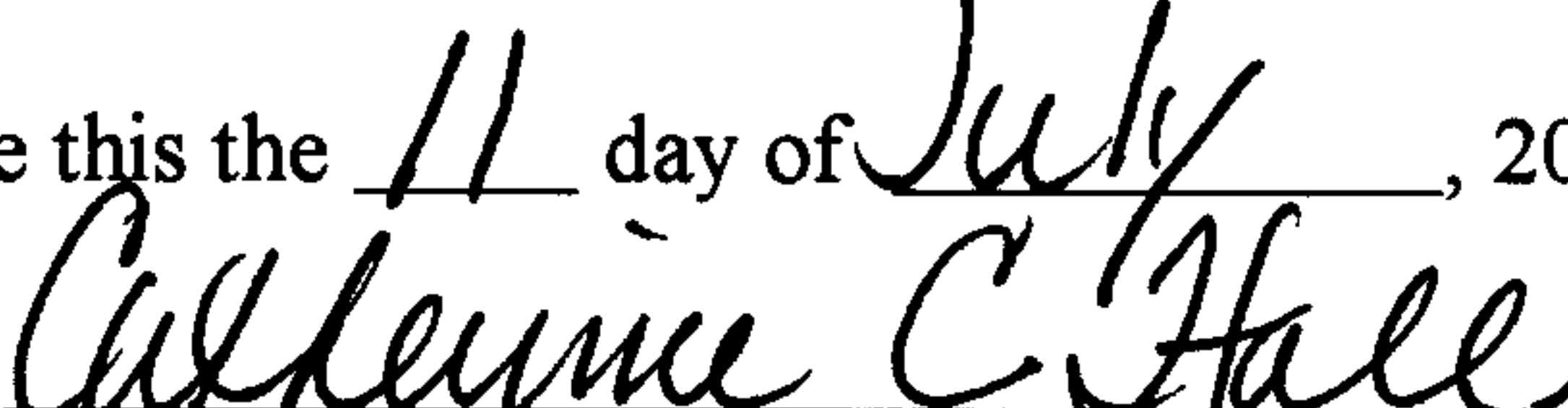
AFFIX SEAL

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

STATE OF ALABAMA)
COUNTY OF Shelby)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Bobbiey Williams 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 11 day of July, 2003.



Notary Public

AFFIX SEAL

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