

STATE OF ALABAMA  
JEFFERSON COUNTY

NAJJAR DENABURG, P.C.  
2125 Morris Avenue  
BIRMINGHAM, AL 35203

SUBORDINATION AGREEMENT

THE BANK is the owner and holder of that certain mortgage executed by Joe B. Rodgers and spouse, Kathy Rodgers, dated \_\_\_\_\_ and recorded in Inst # \_\_\_\_\_ in the Probate Office of Jefferson County, Alabama.

THE BANK does hereby declare the lien of its said mortgage and the debt thereby secured to be Second and Subordinate to the lien and claim of that certain mortgage dated \_\_\_\_\_ from Joe B. Rodgers and spouse, Kathy Rodgers to Franklin mortgage which secures a debt in the amount of \$ 153,170 and is recorded in Inst. # 20030731000494350 in the Probate Office of Jefferson County.

Both mortgages pertain to certain real property described as follows:

This Subordination Agreement has been caused to be executed and delivered on this 25<sup>th</sup> day of July, 2003.

THE BANK

BY: [Signature]

ITS: Vice-President

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said State hereby certify that Bill Woody whose name as Vice-President of THE BANK, is signed to the foregoing Subordination Agreement, and who is know to me, acknowledged before me on this day that, being informed of the contents of this instrument, he as such officer and with full authority, executed the same voluntarily as the act of THE BANK.

Given under my hand and official seal this 25<sup>th</sup> day of July, 2003.

Jennifer W. Hutson  
Notary Public  
Print Name: Jennifer W. Hutson  
Commission Expires: 5/27/03

AFFIX SEAL