

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between **STEPHEN JAMES CURRERI** and **NANCY KANE CURRERI** and **NATIONAL BANK OF COMMERCE OF BIRMINGHAM** on the 26TH day of **OCTOBER, 1998** and recorded in **INSTRUMENT 1998-48214** in the Probate Office of **SHELBY County, Alabama**. **NATIONAL BANK OF COMMERCE OF BIRMINGHAM** does declare the lien of its mortgage filed for record on the 26TH day of **OCTOBER, 1998** and recorded in **INSTRUMENT 1998-48214** in the Probate Office of **SHELBY County, Alabama** to be second and subordinate to the lien of the mortgage given by **STEPHEN JAMES CURRERI** and **NANCY KANE CURRERI** and **NATIONAL BANK OF COMMERCE OF BIRMINGHAM** to National Bank of Commerce of Birmingham in the amount of **ONE HUNDRED THOUSAND DOLLARS AND NO/100 (\$100,000.00)** executed on the 23RD day of **JULY, 2003**, and recorded in the Probate Office of **SHELBY County, Alabama**.

Both mortgages are encumbering certain real property described as:

LOT 22, 1ST AMENDED PLAT OF GREYSTONE FARMS MILNER'S CRESCENT SECTOR-PHASE 1, AS RECORDED IN MAP BOOK 19 PAGE 140, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH ALL OF THE RIGHT, TITLE AND INTEREST OF GRANTOR IN AND TO THE NON-EXCLUSIVE EASEMENT AND RIGHT-OF-WAY SET OUT IN THAT CERTAIN EASEMENT AGREEMENT BETWEEN CHARLES W. DANIEL AND GRANTOR RECORDED IN REAL 265, PAGE 361 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 23RD day of **JULY, 2003**.

By:
Its:

Nancy Kane Curreri
Stephen James Curreri
Mary Joe Hand
Vice President

STATE OF ALABAMA

COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Mary Joe Hand whose name as VP of NBC 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, in his capacity as such officer executed the same for and as the act of said corporation.

Given under my hand this the 23rd of July, 2003.

My Commission Expires 2/21/04

Shay Lynn Boldt
Notary Public