

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Jacky H. Shubert and Kim C. Shubert to National Bank of Commerce of Birmingham on January 17, 2003 and recorded in Instrument #20030217000096090 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated January 17, 2003 and recorded in Instrument #20030217000096090 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Homecoming Financial Network Inc. in the amount of One Hundred Thirty Three Thousand Five Hundred Dollars and no/100—(\$133,500.00) executed on August 30, 2003 and recorded in the Probate Office of ~~Jefferson~~^{Shelby} County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 16, according to the Survey of Cameron Woods, as recorded in Map Book 23, page 106, in the Probate Office of Shelby County, Alabama.

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

4th of August, 2003.

Jacky H. Shubert
Jacky H. Shubert
Kim C. Shubert
Kim C. Shubert

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: Mary J. Hand
Its: Vice President

Beardman

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Jacky H. Shubert + Kim C. Shubert 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 4th day of August, 2003.

Dawn Rocco
Notary Public

AFFIX SEAL

My Commission Expires: 3/26/06

STATE OF ALABAMA)
COUNTY OF Shelby)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Mary Jo Hand 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 4th day of August, 2003.

Wendith Cagle Shupp
Notary Public

AFFIX SEAL

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sep 29, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS