

SUBORDINATION AGREEMENT

20030918000628080 Pg 1/2 14.00  
Shelby Cnty Judge of Probate, AL  
09/18/2003 11:18:00 FILED/CERTIFIED

Pursuant to the terms of the mortgage entered into by and between Jeffrey S. Reid and Tina D. Reid to National Bank of Commerce of Birmingham on May 15, 2000 and recorded in Instrument #2000-16163 in the Probate Office of Shelby County, Alabama. National Bank of Commerce of Birmingham does declare the lien of its mortgage dated May 15, 2000 and recorded in Instrument #2000-16163 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given to National Bank of Commerce in the amount of Ninety-Nine Thousand Dollars and NO/100--- (\$99,000.00) executed on August 28, 2003 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as follows:

LOT 138, ACCORDING TO THE SURVEY OF AMBERLEY WOODS, 3<sup>RD</sup> SECTOR, PHASE I, AS RECORDED IN MAP BOOK 20, PAGE 88, IN THE PROBATE OFFICE OF SHELBY COUNTY, AL.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 28<sup>th</sup> of August, 2003.

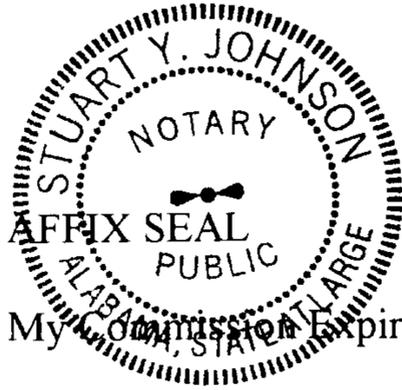
Jeffrey S. Reid  
Jeffrey S. Reid  
Tina D. Reid  
Tina D. Reid

NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM  
BY: [Signature]  
Its: Private Banking Officer

STATE OF ALABAMA )  
Jefferson COUNTY )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Jeffrey S. Reid and Tina D. Reid 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 28<sup>th</sup> day of August, 2003.



[Signature]  
Notary Public

My Commission Expires: 3/6/07

STATE OF ALABAMA )  
COUNTY OF Jefferson )

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Andy Davenport whose name as Private Banking Officer 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 26<sup>th</sup> day of August, 2003.

[Signature]  
Notary Public

AFFIX SEAL

My Commission Expires: 9/1/04

Document Prepared By:  
Stevie Snider, NBC Private Banking