

20030926000650810 Pg 1/1 11.00
 Shelby Cnty Judge of Probate, AL
 09/26/2003 14:57:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between James K. Baker and Beverly A. Baker to National Bank of Commerce of Birmingham on March 21, 1997 and recorded in Inst 1997-09884 and in the Probate Office of Shelby County, Alabama. National Bank of Commerce of Birmingham does declare the lien of its mortgage dated March 21, 1997 and recorded in Inst 1997-09884 and in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Southtrust Mortgage Corporation in the amount of Two Hundred Twenty Eight Thousand and no/100----(\$228,000.00) executed on March 26, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 15, according to the Survey of Stonebrook, as recorded in Map Book 15, Page 114, in the Probate Office of Shelby County, Alabama.

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

26 of March, 2003.

BY: B.A. Baker as atty in fact for
 BEVERLY A. BAKER AS ATTORNEY
 IN FACT FOR JAMES K. BAKER

X James K. Baker
 James K. Baker
 X B.A. Baker
 Beverly A. Baker

NATIONAL BANK OF COMMERCE
 OF BIRMINGHAM

BY: Aines Guli
 Its: AVP

Reli, Inc.
 the TITLE and CLOSING PROFESSIONALS
 3595 Grandview Pkwy, Ste 350
 Birmingham, AL 35243