

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

Now comes Compass Bank, holders of that certain mortgage executed by James R. Pollard and Judith E. Pollard, which is filed at Inst. No. 2001-29498, in the Probate Office of Shelby County, Alabama, and does hereby agree to subordinate said mortgage lien to that mortgage lien of Union Planters Bank, NA, who holds a mortgage dated September ____, 2003, and filed at Inst. No. 20031001000659100, in the Probate Office of Shelby County, Alabama. The undersigned understands that by subordinating this mortgage lien same will become secondary and subordinate to that mortgage held by Union Planters Bank, NA, in the amount of \$210,000.00.

Dated this the ____ day of September, 2003.

Compass Bank

By: _____

Its _____

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Jeff Rice, Rice Rice of Compass Bank, whose name(s) is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he, as such officer and with such authority, executed the same voluntarily on the day the same bears date, for and as the act of said entity.

Given under my hand and official seal on this the 19 day of September, 2003.

NOTARY PUBLIC

My commission expires: _____

This instrument was prepared by:
Alan C. Keith, Attorney
2100 Lynngate Drive
Birmingham, AL 35216

MY COMMISSION EXPIRES MAY 6, 2007