

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between VANN A. RUSSELL AND CARLA L. RUSSELL and NATIONAL BANK OF COMMERCE OF BIRMINGHAM on the 13TH day of APRIL, 2001, and recorded in Instrument #2001-14912 and re-recorded in Instrument #2001-26132 and amended on January 31, 2002 and recorded in Instrument #2002-15378 in the Probate Office of Shelby County, Alabama. NATIONAL BANK OF COMMERCE OF BIRMINGHAM does declare the lien of its mortgage recorded in Instrument #2001-14912 and re-recorded in Instrument #2001-26132 and amended on January 31, 2002 and recorded in Instrument #2002-15378 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given by VANN A. RUSSELL AND CARLA L. RUSSELL to AMERICA'S WHOLESALE LENDER in the amount of Three Hundred Twenty-Two Thousand Seven Hundred Dollars and No/100-- (\$322,700.00) executed on the 8th day of August, 2003, and recorded in the Probate Office of Shelby County, Alabama.

NBC'S SUBORDINATE MORTGAGE HAS BEEN REDUCED FROM \$85,000.00 TO \$64,000.00.

Both mortgages are encumbering certain real property described as:

LOT 6, ACCORDING TO THE AMENDED MAP OF THE COVE OF GREYSTONE, PHASE I, RECORDED IN MAP BOOK 26, PAGE 39 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 15th day of August, 2003.

NATIONAL BANK OF COMMERCE OF BIRMINGHAM

By:
Its:

[Signature]
VP

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Carl Walbright II whose name as VP of National Bank of Commerce 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 15th of August, 2003.

My Commission Expires 9/1/04

[Signature]
Notary Public