

SUBORDINATION AGREEMENT

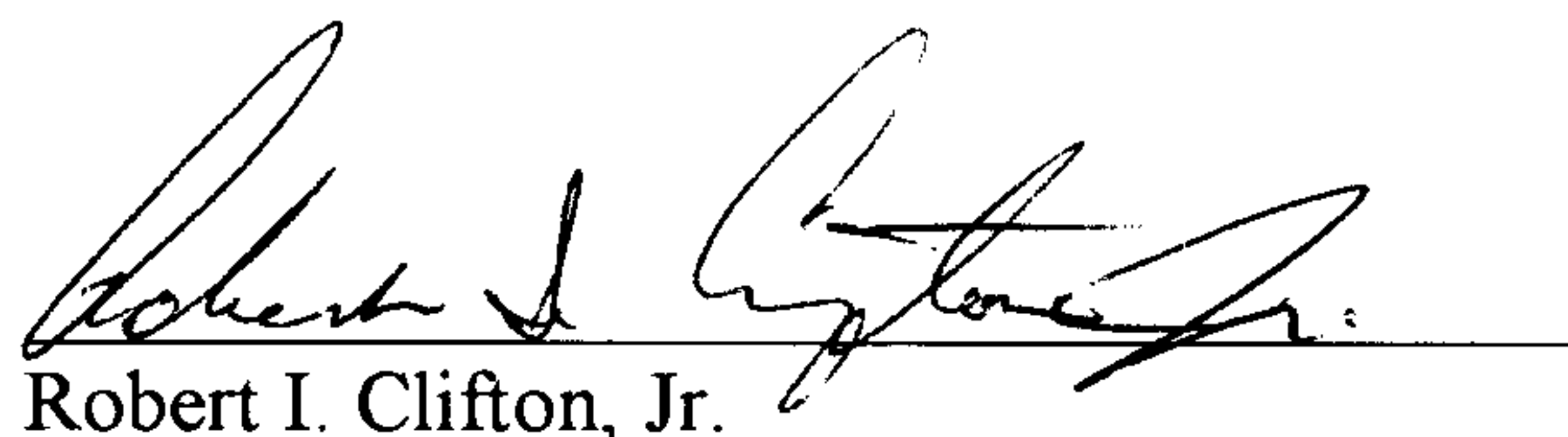
Pursuant to the terms of the mortgage entered into by and between Robert I. Clifton, Jr. and Carrie C. Clifton to National Bank of Commerce of Birmingham on September 10, 1996 and recorded in Inst 1996-42487 and in the Probate Office of Shelby County, Alabama.

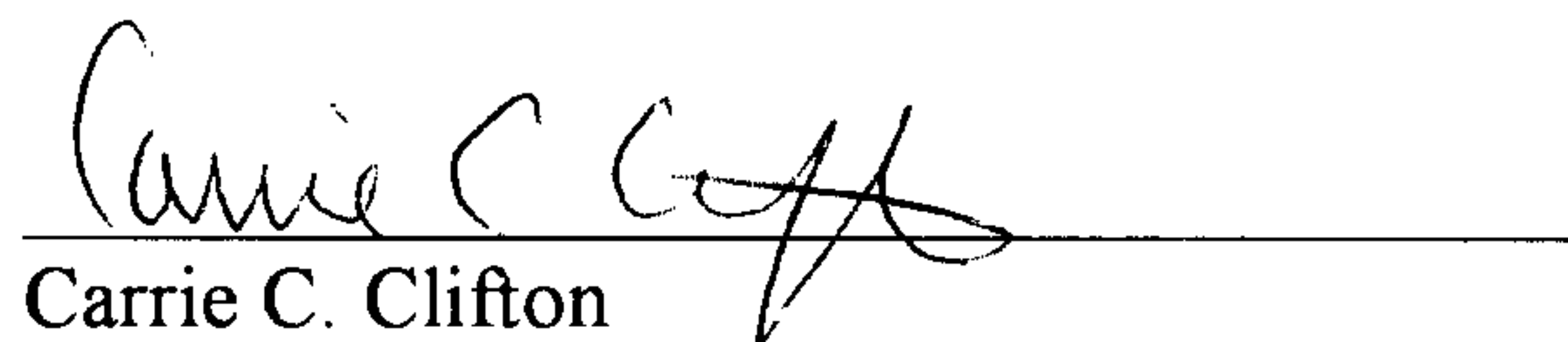
National Bank of Commerce of Birmingham does declare the lien of its mortgage dated September 10, 1996 and recorded in Inst 1996-42487 and in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by National Bank of Commerce of Birmingham in the amount of One Hundred Ninety Seven Thousand Five Hundred and no/100-----(\$196,700.00) executed on September 29, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 18, according to the Survey of Southpointe, Fourth Sector, as recorded in Map Book 13, page 41, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 29th of September, 2003.


Robert I. Clifton, Jr.


Carrie C. Clifton

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 
Its: Vice President

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Robert I. Clifton & Carrie C. Clifton 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 29th day of September, 2003.



Notary Public

AFFIX SEAL

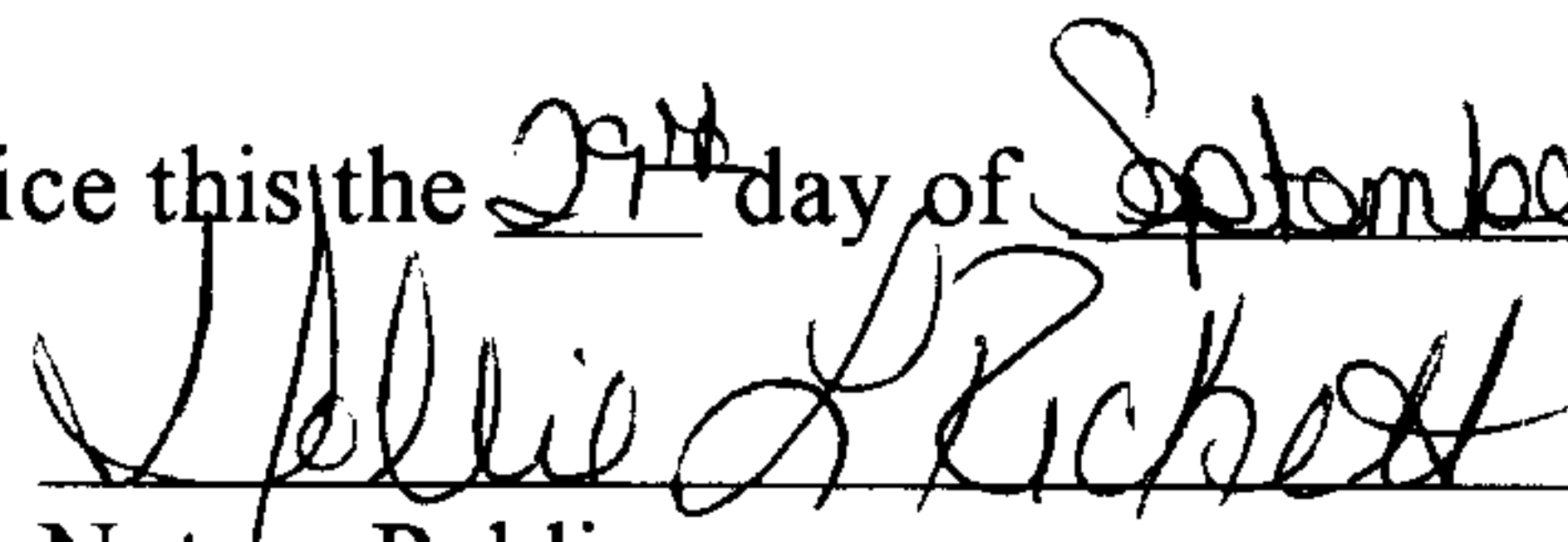
My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 27, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Lee H. Riley 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 29th day of September, 2003.



Notary Public

AFFIX SEAL

My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Dec 19, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS