

This instrument was prepared by:
Bonnie Poore
Pinnacle Bank
P O Box 1388
Jasper AL 35502-1388

RETURN TO:
Pinnacle Bank
1811 2nd Avenue
P O Box 1388
Jasper AL 35501

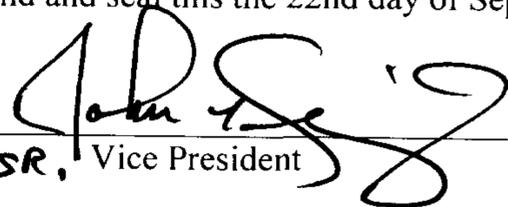
SUBORDINATION AGREEMENT

For value received Pinnacle Bank does by these presents agree that the lien and operation of its certain mortgage against the real estate described below, given by Frank R. Tapscott and Jill D. Tapscott, husband and wife (Borrower) and recorded in Inst.# 2002 -339430 in the office of the Judge of Probate of Shelby County, Alabama, does hereby subordinate said mortgage to that certain mortgage granted by Frank R. Tapscott and Jill D. Tapscott, husband and wife (Borrower) to South Star Funding on the 22nd day of September 2003.

The real estate made the subject of this agreement is situated in Shelby County, Alabama, and is described as follows, to-wit:

LOT 133, ACCORDING TO THE SURVEY OF GREYSTONE LEGACY 1ST SECTOR, AS RECORDED IN MAP BOOK 26, PAGE 79A, B, & C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, Pinnacle Bank has affixed its hand and seal this the 22nd day of September 2003.

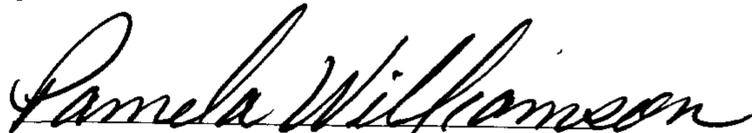
BY: 
ITS: SR, Vice President

STATE OF ALABAMA)
COUNTY OF WALKER)

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that John Kirby, whose name as Vice President of Pinnacle Bank, a Corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this date that being informed of the contents of the instrument he, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and seal this the 22nd day of September, 2003

My commission expires:


Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Feb 3, 2005
BONDED THRU NOTARY PUBLIC UNDERWRITERS