

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Bradford S. Cocke and Marquita C. Cocke to National Bank of Commerce of Birmingham on February 14, 1997 and recorded in Instrument #1997-05962 and amended March 2, 1999 and recorded in Instrument 1999-14221 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated February 14, 1997 and recorded in Instrument #1997-05962 and amended March 2, 1999 and recorded in Instrument 1999-14221 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by First Federal Bank of Tuscaloosa in the amount of Three Hundred Twenty Two Thousand Seven Hundred Dollars and no/100—(\$322,700.00) executed on 10-30-03 and recorded in the Probate Office of Shelby County, Alabama.

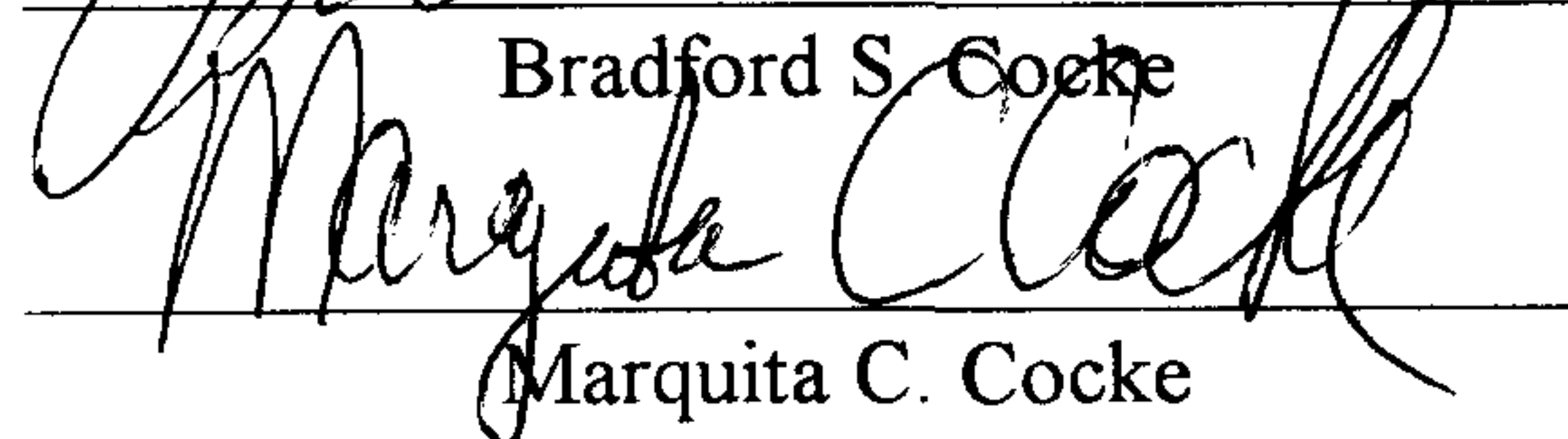
Both mortgages are encumbering certain real property described as:

~~SEE ATTACHED EXHIBIT XXX~~ Lot 22, according to the Survey of Greystone, 7th Sector, Phase II, as recorded in Map Book 19, Page 121, in the Probate Office of Shelby County, Alabama.

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

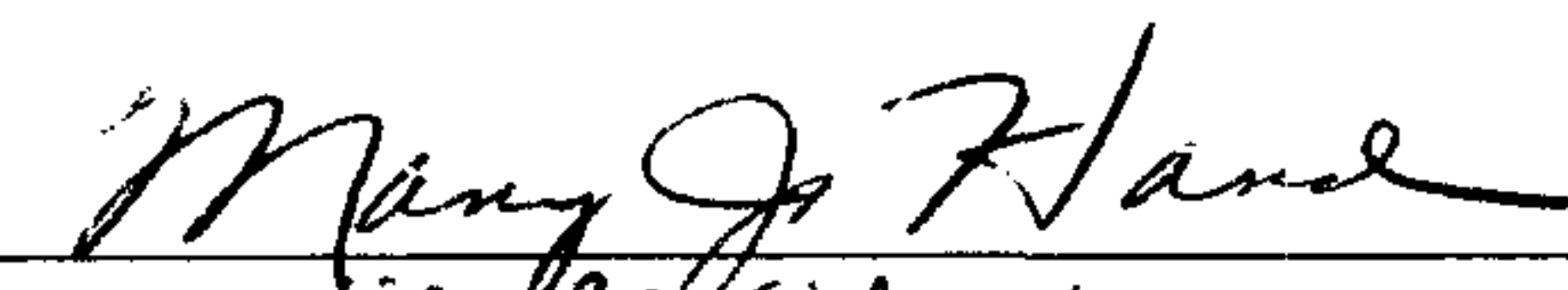
30th of October, 2003.



Bradford S. Cocke


Marquita C. Cocke

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 

Its: Vice President

STATE OF ALABAMA)
Jefferson COUNTY)

****Bradford S. Cocke and wife, Marquita C. Cocke**

I, the undersigned authority, a Notary Public in and for said county in said state,
hereby certify that ****** _____ 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 30 day of October, 2003.

Maquet M. Kee
Notary Public

AFFIX SEAL

My Commission Expires: 2-5-03

STATE OF ALABAMA)
COUNTY OF Shelby)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify
that Mary Jo Hand 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 October, 2003.

Mudith Cagley Shug
Notary Public

AFFIX SEAL

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sep 29, 2006
~~BONDED THRU NOTARY PUBLIC UNDERWRITERS~~

Frank L. Nelson
389 Shades Crest Road
Birmingham, AL 35226