

SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 29th day of October, 2003 by and between **Gary L. McDanal and wife, Jodi D. McDanal** (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County** (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Note and Mortgage to the Mortgagee, said Mortgage being recorded in **Instrument Number 20031021000705820**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

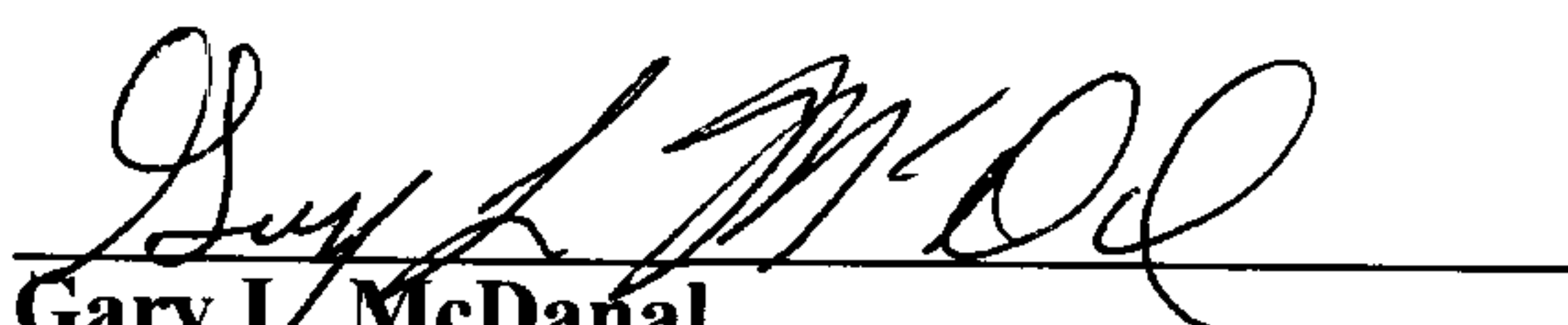
See attached Exhibit "A"

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

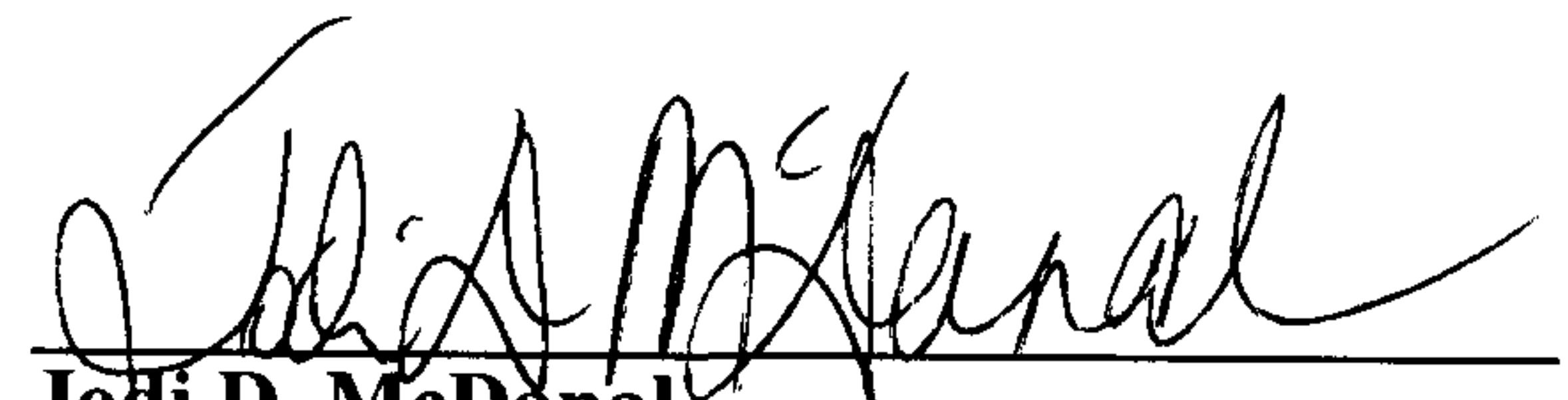
The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid Note and mortgage to a mortgage executed to **Citizens Bank, its successor's and/or assigns, recorded in Instrument Number 20031118000758490** in the Office of the Judge of Probate of Shelby County, Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGOR:



Gary L. McDanal



Jodi D. McDanal

FIRST NATIONAL BANK OF SHELBY COUNTY

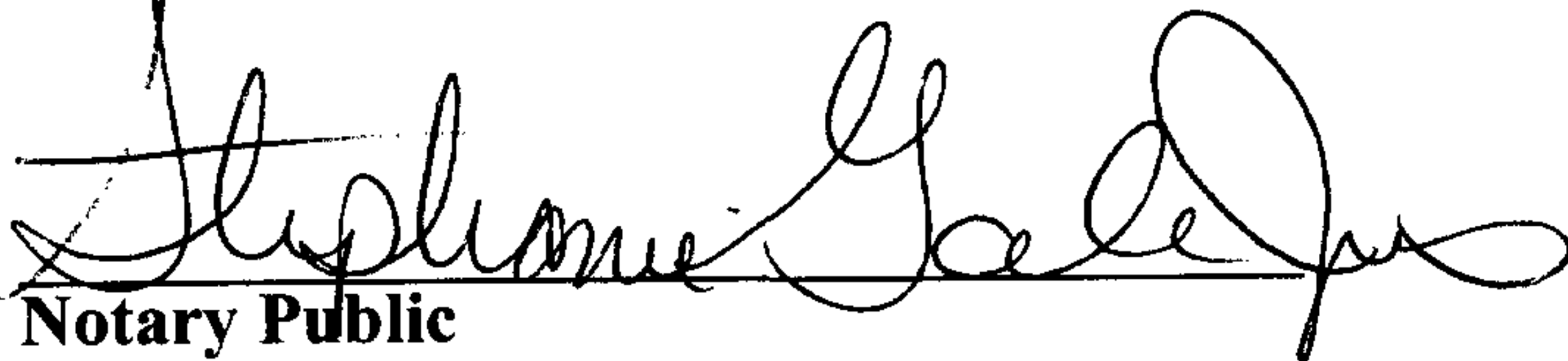
by 

William R. Justice
as its: In-House Attorney

STATE OF ALABAMA }
COUNTY OF SHELBY }

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Gary L. McDanal and Jodi D. McDanal, husband and wife, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 12th day of November, 2003.

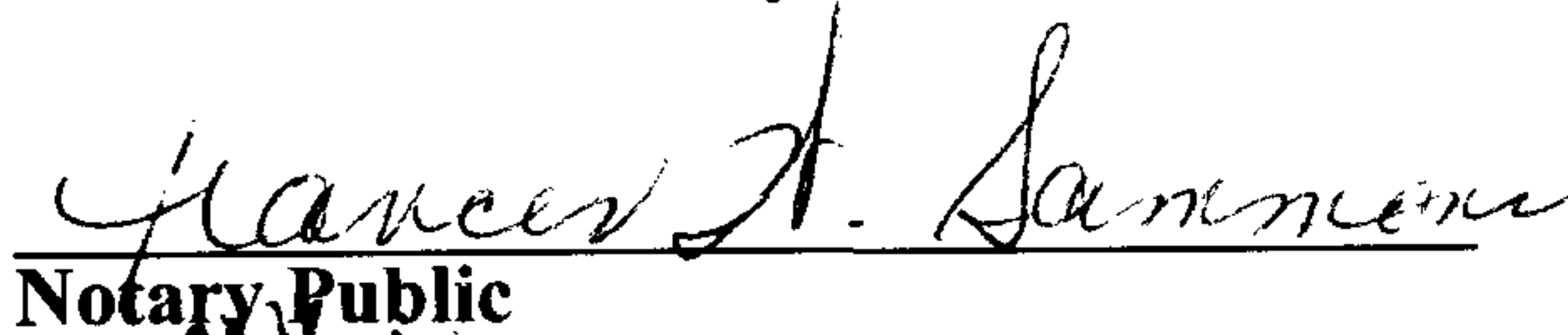

Notary Public

My Commission Expires: 02-26-05

STATE OF ALABAMA }
COUNTY OF SHELBY }

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Justice, whose name as In-House Attorney for First National Bank of Shelby County, a corporation, 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 the instrument, he in his capacity as In-House Counsel and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and seal of office on this 29th day of October, 2003


Notary Public

My Commission Expires: 5-24-04

EXHIBIT A

PARCEL I:

A parcel of land in the SW 1/4 of the SE 1/4 of Section 4 and in the NW 1/4 of the NE 1/4 of Section 9, all in Township 21 South, Range 2 West, Shelby County, Alabama, described as follows: Commence at the Southeast corner of the NW 1/4 of the NE 1/4 of said Section 9, thence run North 00 degrees 31 minutes 35 seconds West along the East 1/4-1/4 line 1493.19 feet to the point of beginning; thence continue last course 369.92 feet; thence run South 70 degrees 10 minutes 16 seconds West 917.03 feet to a point on the Northeast right of way of Carriage Lane; thence run South 71 degrees 12 minutes 12 seconds east 53.63 feet to the point of a clockwise curve having a delta angle of 51 degrees 46 minutes 49 seconds and a radius of 229.78 feet; thence run along the arc of said curve 207.66 feet along said right of way; thence turn South 19 degrees 25 minutes 23 seconds East and tangent to said curve 134.51 feet along said right of way; thence run North 70 degrees 10 minutes 16 seconds east 667.47 feet to the point of beginning. Mineral and mining rights excepted.


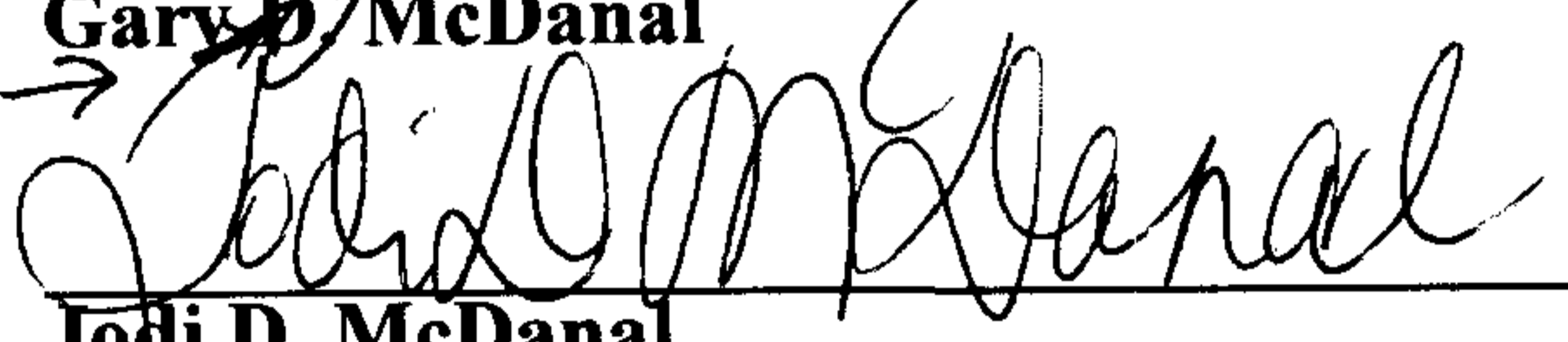
PARCEL II

A parcel of land in the NW 1/4 of the NE 1/4 of Section 9 and in the SW 1/4 of the SE 1/4 of Section 4, Township 21 South, Range 2 West, Shelby County, Alabama, described as follows:

Commence at the Southeast corner of the NW 1/4 of the NE 1/4 of said Section 9, thence run North 00 degrees 31 minutes 35 seconds West along the East 1/4-1/4 line 1082.75 feet to the point of beginning; thence continue last course 410.44 feet; thence run South 70 degrees 10 minutes 16 seconds West 667.47 feet to a point on the Northeast right of way of Carriage Lane; thence run South 19 degrees 25 minutes 23 seconds East 55.37 feet along said right of way to the point of a counter-clockwise curve having a delta angle of 18 degree 05 minutes 31 seconds and a radius of 240.00 feet thence run along the arc of said curve and right of way 75.78 feet to the point of a counter-clockwise curve having a delta angle of 53 degrees 53 minutes 11 seconds and a radius of 25.00 feet; thence run along the arc of said curve and right of way 23.51 feet to the point of a clockwise curve having a delta angle of 66 degrees 37 minutes 17 seconds and a radius of 55.00 feet; thence run along the arc of said curve and right of way 63.95 feet; thence run North 65 degrees 13 minutes 12 seconds East 139.03 feet; thence run South 77 degrees 26 minutes 24 seconds East 193.17 feet; thence run South 78 degrees 09 minutes 17 seconds East 194.93 feet to the point of beginning.

All being situated in Shelby County, Alabama.

SIGNED FOR IDENTIFICATION:


Gary D. McDanal

Jodi D. McDanal

First National Bank of Shelby County
P. O. Box 977
Columbiana, AL 35051