

05
10/8/03



20031205000788460 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
12/05/2003 09:19:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Carlton E. Winton and Paula R. Winton to National Bank of Commerce of Birmingham on March 4, 1996 and recorded in Instrument #1996-10772 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated March 4, 1996 and recorded in Instrument #1996-10772 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Znet Financial, LLC in the amount of One Hundred Ten Thousand Dollars and no/100— (\$110,000.00) executed on November 21, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 8, according to the Survey of Pineywood Forest, as recorded in Map Book 9, Page 121, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 26th of November, 2003.

Carlton E. Winton

Paula R. Winton

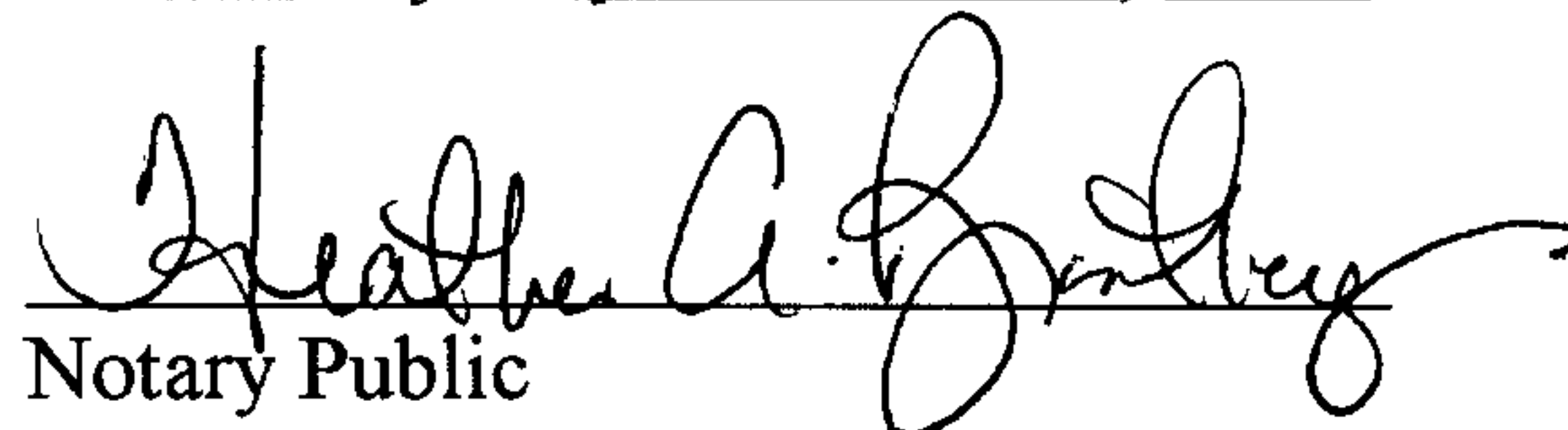
NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

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 Carlton E. Winton & Paula R. Winton 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 26th day of November, 2003.


Notary Public

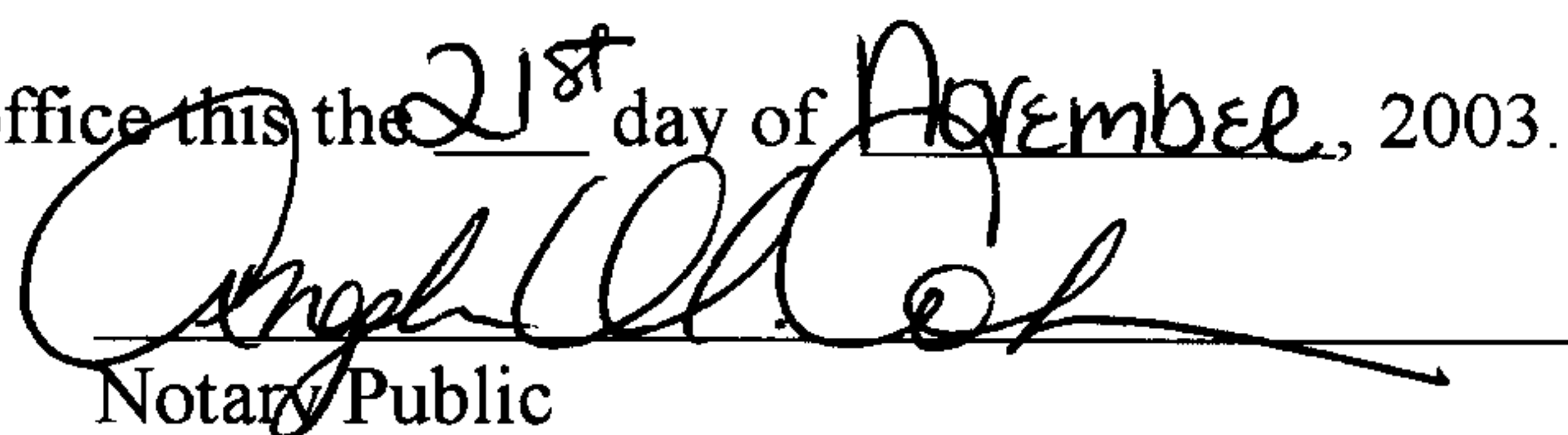
AFFIX SEAL

My Commission Expires: 6/13/06

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Deborah B. Sassee 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 21st day of November, 2003.


Notary Public

AFFIX SEAL

My Commission Expires: _____
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar 6, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS