

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Jonathan E. Rearden to National Bank of Commerce of Birmingham on May 15, 2003 and recorded in Instrument 20030606000352650 in the Probate Office of Shelby County, Alabama. National Bank of Commerce of Birmingham does declare the lien of its mortgage dated May 15, 2003 and recorded in Instrument 20030606000352650 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 Ninety Thousand Seven Hundred Twenty and no/100-----(\$90,720.00) executed on May 15, 2003 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 11, ACCORDING TO THE SURVEY OF PHASE ONE, HIDDEN CREEK III, AS RECORDED IN MAP BOOK 26, PAGE 13, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 9th of December, 2003.

Jonathan E. Rearden
Jonathan E. Rearden

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: Mary Jo Fane
Its: Vice President

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Jonathon C. Reardon 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 9th day of December, 2003.

Meredith Cagle Shupe
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

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 9th day of December, 2003.

Meredith Cagle Shupe
Notary Public

AFFIX SEAL

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sep 29, 2006
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