

SUBORDINATION AGREEMENT

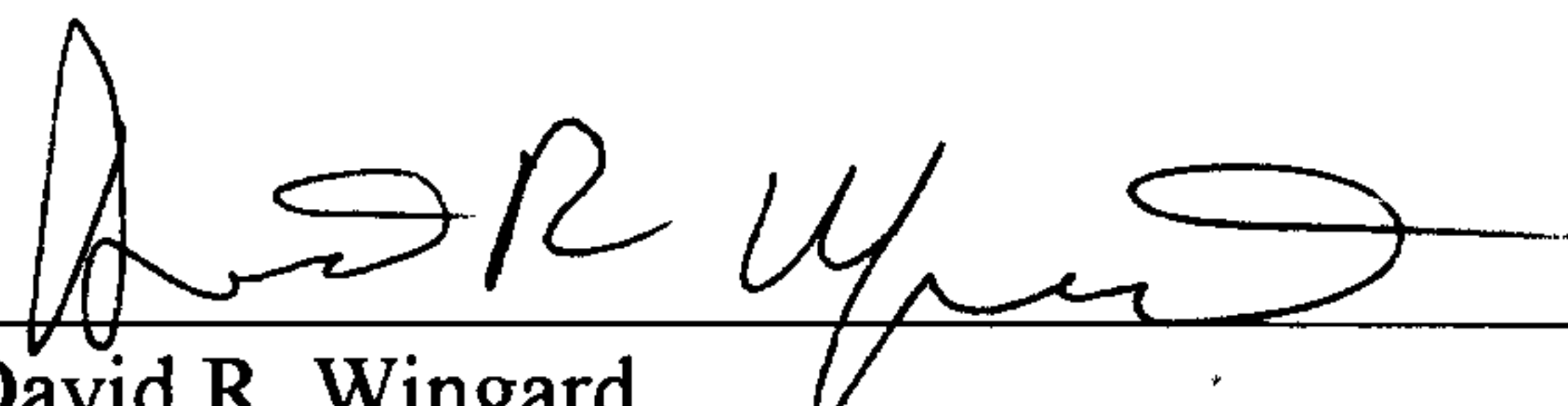
Pursuant to the terms of the mortgage entered into by and between David R. Wingard and Joyce J. Wingard to National Bank of Commerce of Birmingham dated February 27, 2002 and recorded in Inst 2002-11086 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated February 27, 2002 and recorded in Inst 2002-11086 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by ABN Amro Mortgage Group, Inc. in the amount of Three Hundred Two Thousand and no/100- ----(\$302,000.00) executed on December 29, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 5, according to the Survey of Crystal Lake Estates, Phase II, as recorded in Map Book 13, page 15, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 29th of December, 2003.


David R. Wingard


Joyce J. Wingard

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 
Its: Vice President

Bynum

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that David R. and Joyce J. Wingard 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 29th day of December, 2003.

Paul Wingard
Notary Public

AFFIX SEAL

My Commission Expires: 11-20-04

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Debra B. Parrott 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 December, 2003.

Sistina A. Spazcu
Notary Public

AFFIX SEAL

My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr 15, 2006
BONDED THRU NOTARY PUBLIC UPON REQUEST