

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Robert Bethel Cornelius, Jr. and Donna Dover Cornelius to National Bank of Commerce of Birmingham on July 31, 2002 and recorded in Instrument 20020828000411740 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated July 31, 2002 and recorded in Instrument 20020828000411740 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by ABN AMRO Mortgage in the amount of One Hundred Sixty Thousand Two Hundred Fifty Dollars and no/100—(\$160,250.00) executed on December 19, 2003 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

Lot 39, according to the Map and Survey of Forest Lakes, Sector 1, as recorded in Map Book 28, Page 94, in the Probate Office of Shelby County, Alabama

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

9 of January, ~~2003~~ 2004

Robert Bethel Cornelius Jr

Robert Bethel Cornelius, Jr

Donna Dover Cornelius

Donna Dover Cornelius

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY John J. Barrett
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 Robert Cornelius 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 9 day of January, ~~2003~~ 2004

Lisa Jane Will

Notary Public

AFFIX SEAL

My Commission Expires: 02-18-04

STATE OF ALABAMA)
COUNTY OF)

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 19 day of December, 2003.

Notary Public

AFFIX SEAL

My Commission Expires: _____