

SUBORDINATION AGREEMENT

20040116000029840 Pg 1/2 14.00  
Shelby Cnty Judge of Probate, AL  
01/16/2004 10:01:00 FILED/CERTIFIED

Pursuant to the terms of the mortgage entered into by and between Jodi L. Stoltzner  
to National Bank of Commerce of Birmingham on January 9, 2004 and recorded in  
20040116000029830  
Instrument # \_\_\_\_\_ in the Probate Office of Shelby County, Alabama.

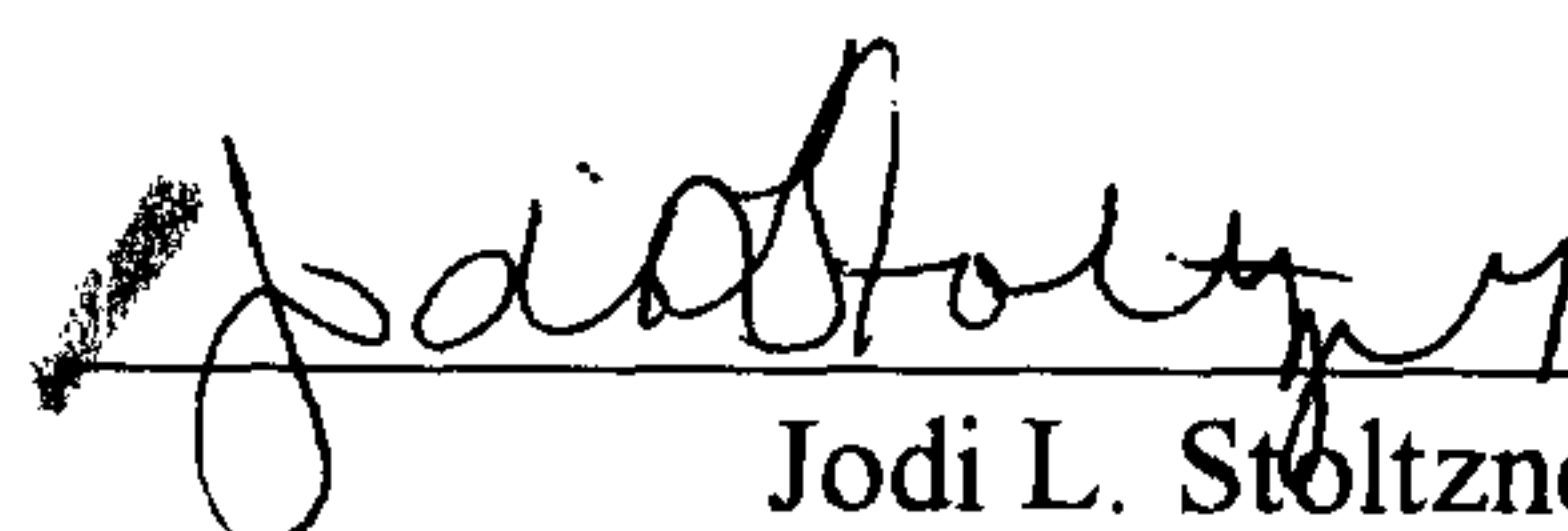
National Bank of Commerce of Birmingham does declare the lien of its mortgage dated  
January 9, 2004 and recorded in Instrument \_\_\_\_\_ in the Probate Office  
of Shelby County, Alabama to be second and subordinate to the lien of mortgage given  
by ABN AMRO Mortgage, Inc. in the amount of One Hundred Thirty Six Thousand  
Dollars and no/100—(\$136,000.00) executed on January 9, 2004 and recorded in the  
Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 52, ACCORDING TO THE SURVEY OF THE FINAL RECORD PLAT OF GREYSTONE  
FARMS, MILL CREEK SECTOR, PHASE 1, AS RECORDED IN MAP BOOK 22, PAGE 25 IN THE  
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY,  
ALABAMA.

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

9 of January, 2004.

  
Jodi L. Stoltzner

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 Jodi L. Stoltzner 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<sup>th</sup> day of Jan., 2004.

[Signature]  
Notary Public

AFFIX SEAL

My Commission Expires: 11-20-04

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, in 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 9 day of January, 2004.

[Signature]  
Notary Public

AFFIX SEAL

My Commission Expires: \_\_\_\_\_

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Feb 3, 2007  
BONDED THRU NOTARY PUBLIC UNDERWRITERS