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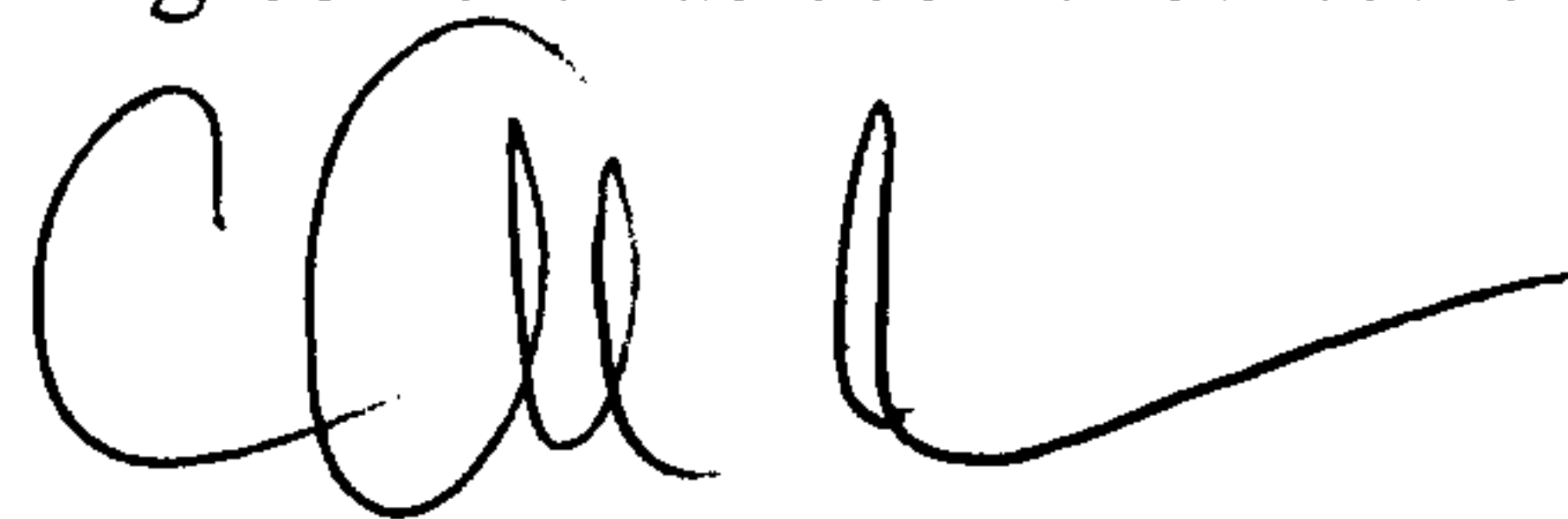
SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between C. Austin Johnson and Lynn M. Johnson to National Bank of Commerce of Birmingham dated July 3, 1998 and recorded in Inst 1998-27596 and amended on July 27, 2000 and recorded in Inst 2000-29026 and further amended on November 21, 2002 and recorded in Inst 20021227000648410 in the Probate Office of Shelby County, Alabama.  
National Bank of Commerce of Birmingham does declare the lien of its mortgage dated July 3, 1998 and recorded in Inst 1998-27596 and amended on July 27, 2000 and recorded in Inst 2000-29026 and further amended on November 21, 2002 and recorded in Inst 20021227000648410 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Citizens Bank in the amount of Two Hundred Ninety Two Thousand and no/100-----\$292,000.00) executed on February 6, 2004 and recorded in the Probate Office of Shelby County, Alabama.

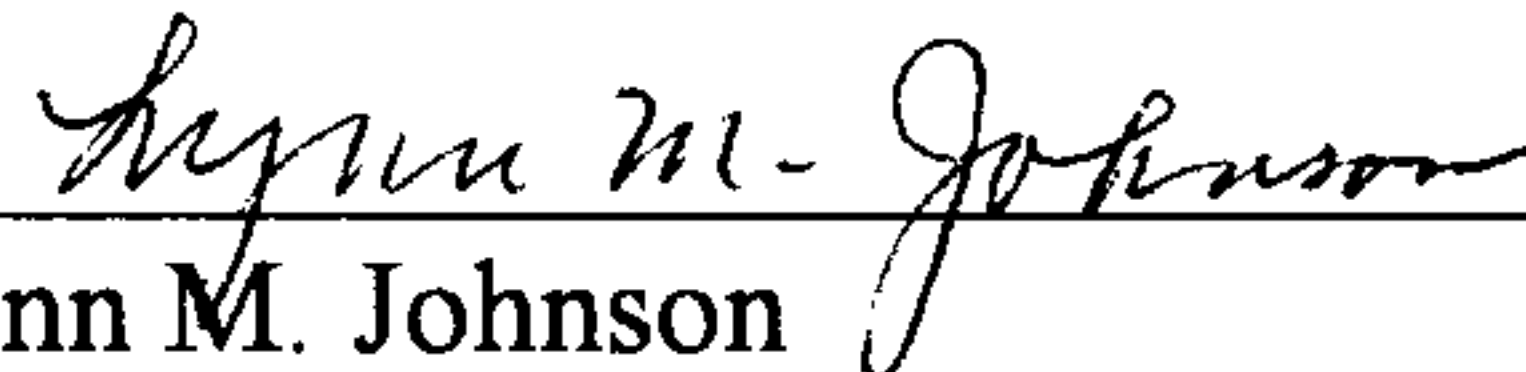
Both mortgages are encumbering certain real property described as:

Lot 91, according to the Survey of Meadow Brook 18<sup>th</sup> Sector, Phase I, as recorded in Map Book 10, page 26, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 6<sup>th</sup> of February, 2004.

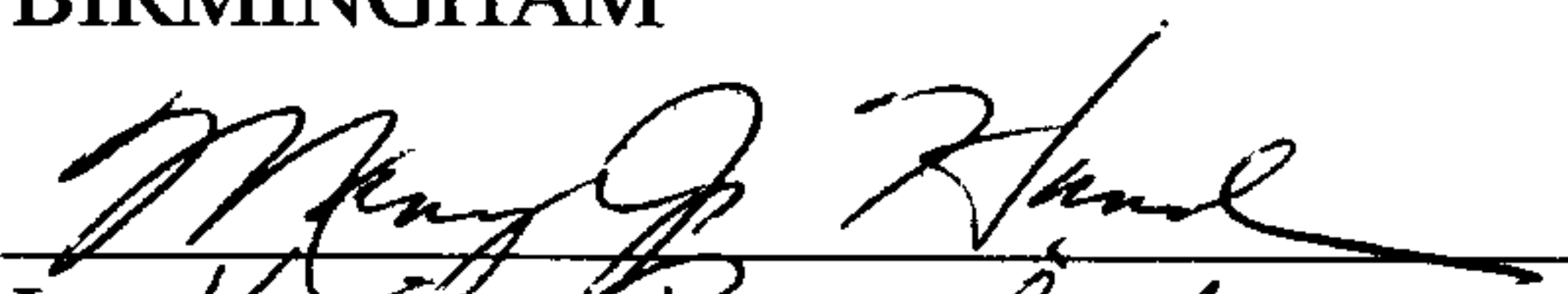


C. Austin Johnson



Lynn M. Johnson

NATIONAL BANK OF COMMERCE  
OF BIRMINGHAM

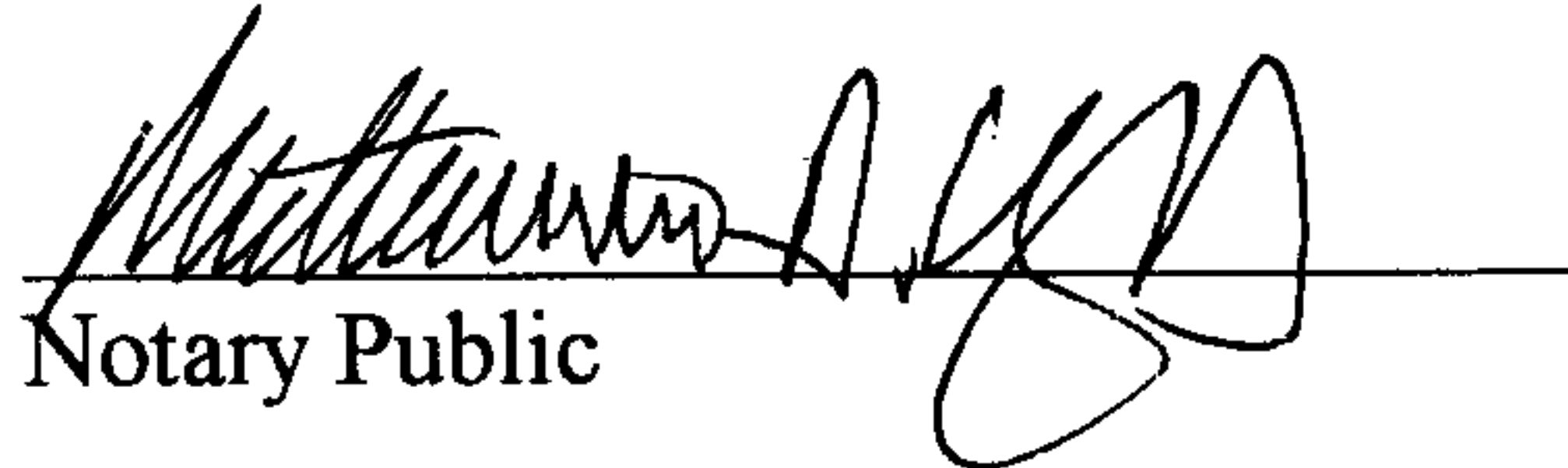
BY:   
Its: Vice President

Paden

STATE OF ALABAMA       )  
SHELBY COUNTY        )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that C. AUSTIN JOHNSON & LYNN M. JOHNSON 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 6<sup>th</sup> day of February, 2004.

  
Notary Public

AFFIX SEAL

My Commission Expires: 9/12/2005

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 6<sup>th</sup> day of February, 2004.

  
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