

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Wilton H. McDavid and Rhonda R. McDavid to National Bank of Commerce of Birmingham on January 23, 2002 and recorded in Instrument #2002-10255 and amended on September 13, 2002 and recorded in Instrument #20021112000561450 in the Probate Office of Shelby County, Alabama.

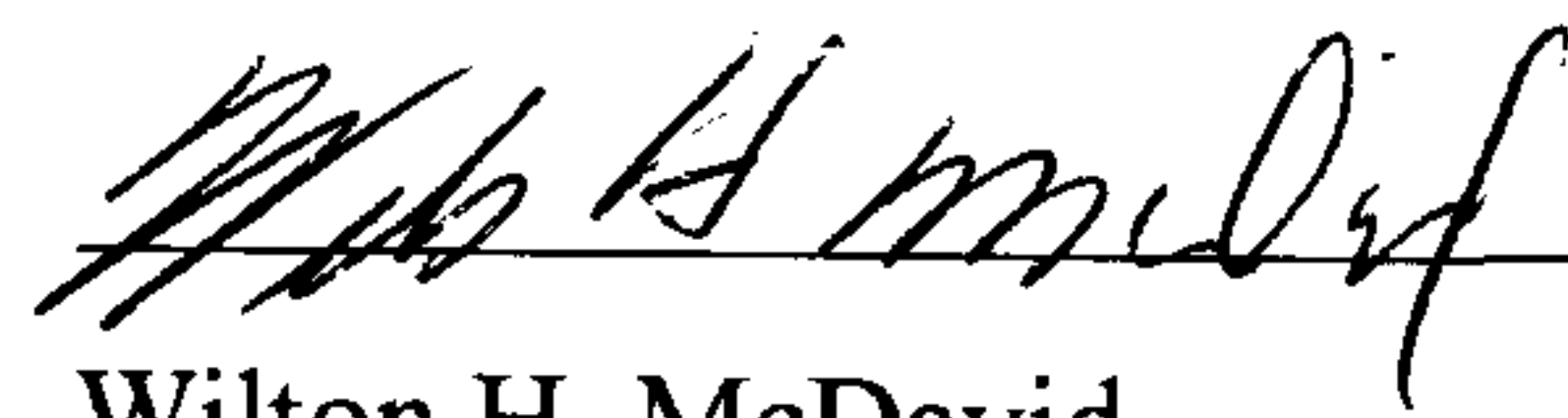
National Bank of Commerce of Birmingham does declare the lien of its mortgage dated January 23, 2002 and recorded in Instrument #2002-10255 and amended on September 13, 2002 and recorded in Instrument #20021112000561450 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given to Impact Mortgage Group, Inc. in the amount of Two Hundred Eighty-Eight Thousand Eight Hundred Dollars and No/100---(\$288,800.00) executed on March 29, 2004 recorded in the Probate Office of Shelby County, Alabama.


Both mortgages are encumbering certain real property described as:

LOT 48, ACCORDING TO THE SURVEY OF HEATHERWOOD FOURTH SECTOR FIRST ADDITION, AS RECORDED IN MAP BOOK 11, PAGE 32, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

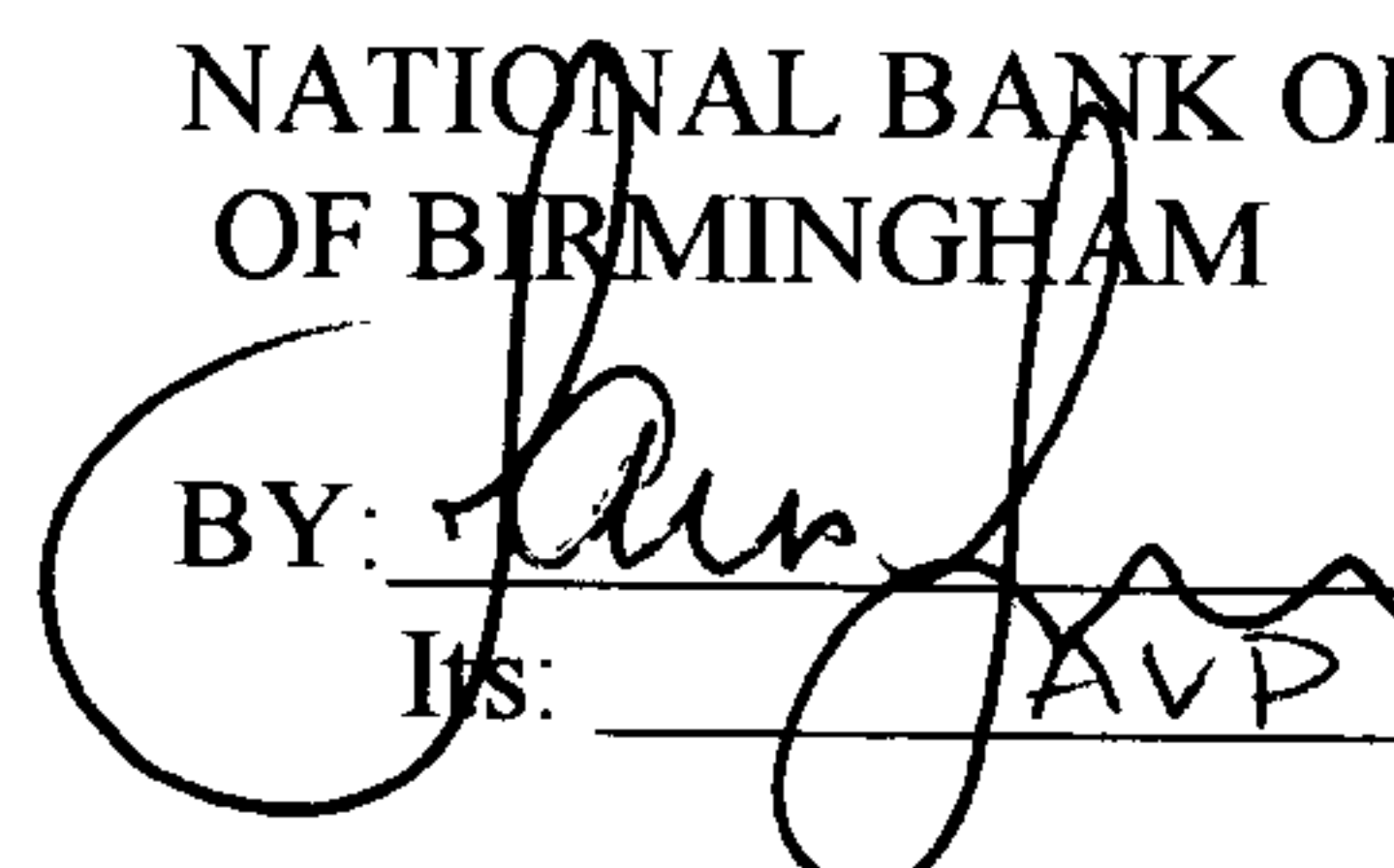
IN WITNESS WHEREOF, this Subordination Agreement has been executed on this

25th of March, 2004.


Wilton H. McDavid.


Rhonda R. McDavid

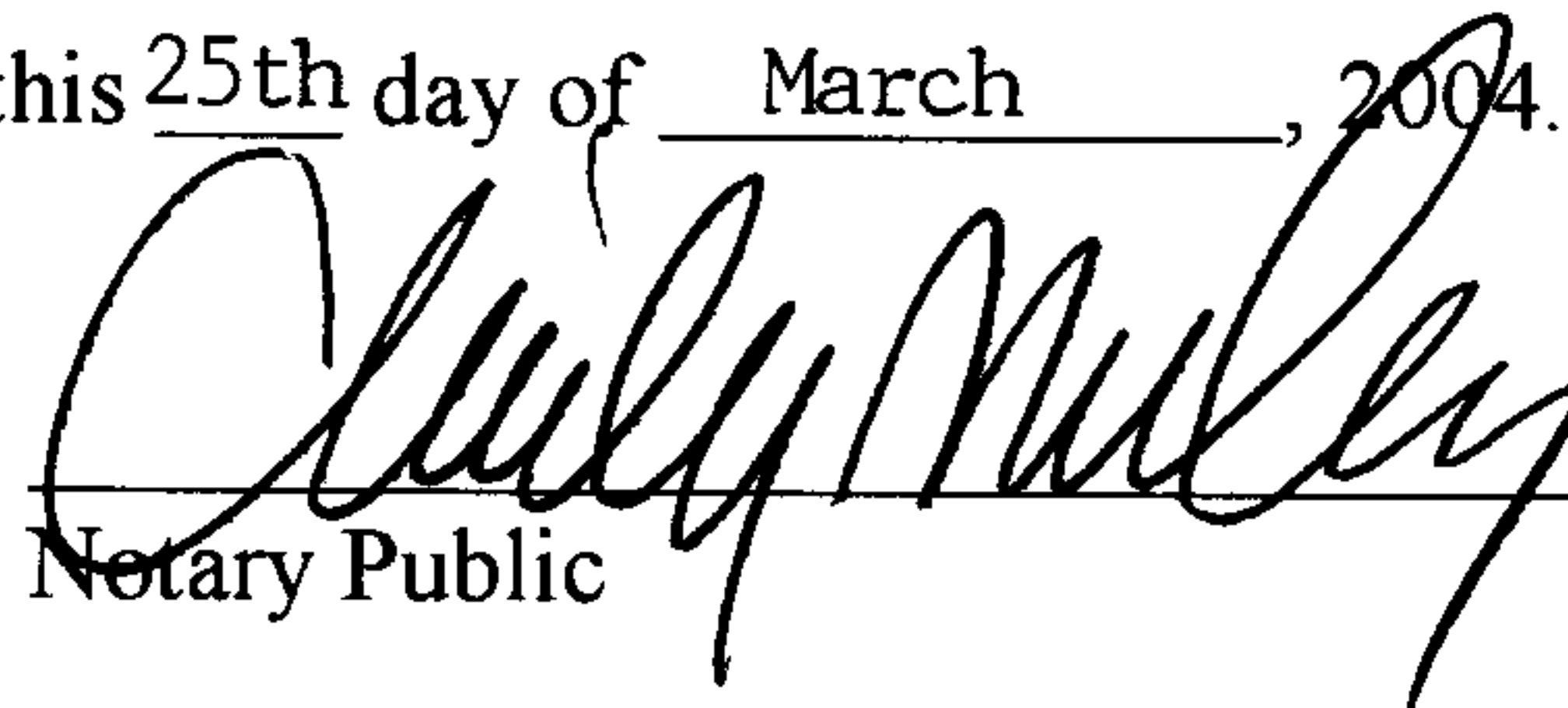
NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: 
Its: AVP

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Christopher P. Moseley 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 25th day of March, 2004.


Notary Public

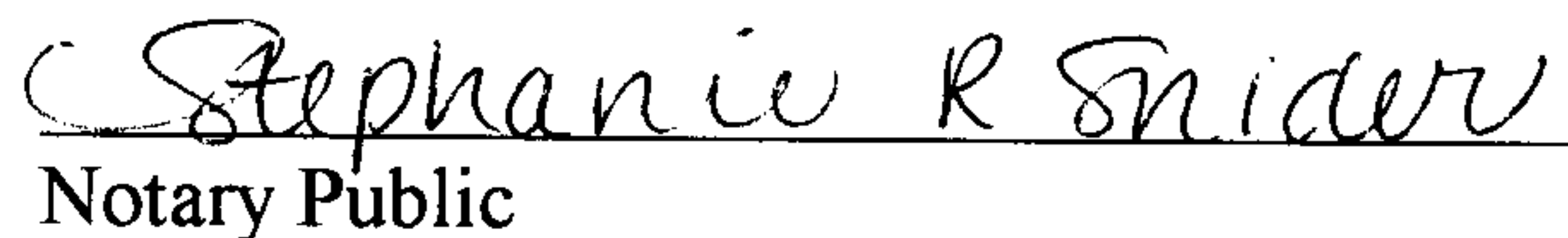
AFFIX SEAL

My Commission Expires: _____
CHRISTOPHER P. MOSELEY
MY COMMISSION EXPIRES 10/27/05

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Gaines Grelier whose name as AVP 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 25th day of March, 2004.


Notary Public

AFFIX SEAL

My Commission Expires: 9/1/04

This document prepared by:
Stevie Snider, NBC Private Banking