

STATE OF ALABAMA
SHELBY COUNTY

SUBORDINATION AGREEMENT

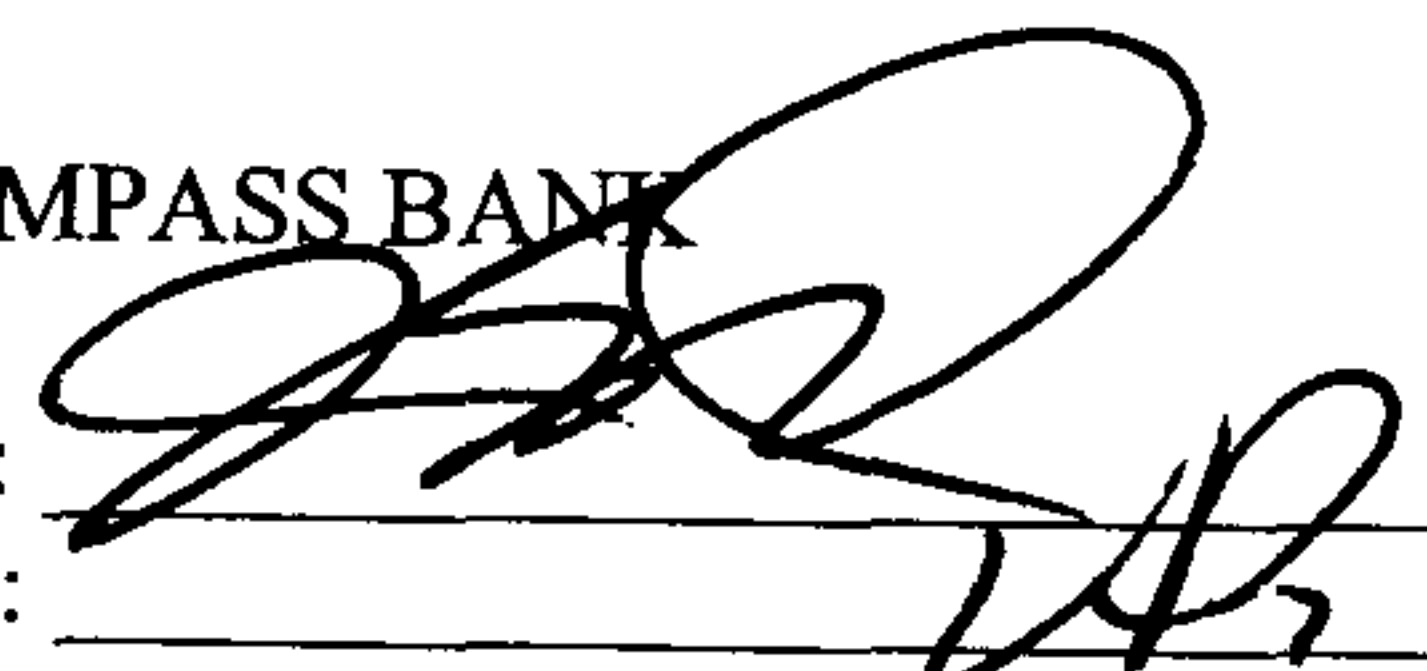
COMPASS BANK is the owner and holder of that certain mortgage from Julie T. Tuck, dated July 15, 2003, with a face amount of \$20,000.00 and recorded in Inst. #20030807000515220 In the Probate Office of Shelby County, Alabama.

COMPASS BANK does hereby declare the lien of its said mortgage and the debt thereby secured to now be Second and Subordinate to the lien and claim of that certain mortgage dated 5/7/04 from COATS & CO., INC to Julie T. Tuck secures a debt in the amount of \$90,000.00 and is recorded in Inst. * in the Probate Office of Shelby County, Alabama.

* Inst # 20040513000254350
Both mortgages pertain to certain real property described as follows:

LOT E, BLOCK 9, ACCORDING TO THE AMENDED MAP OF REIVERWOOD 7TH SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 81, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

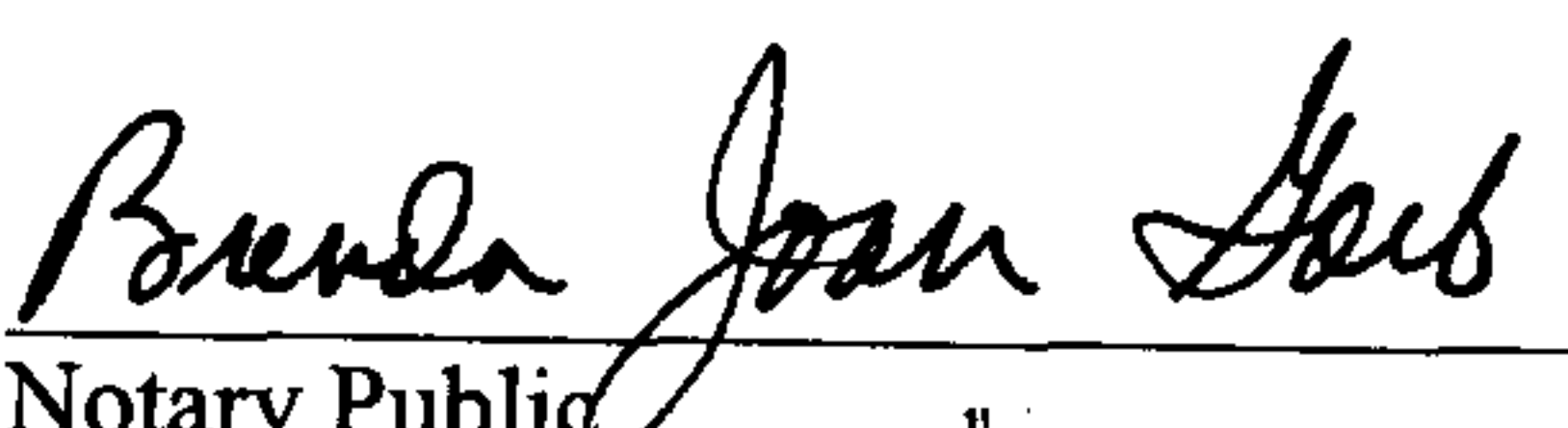
This Subordination Agreement has been caused to be executed and delivered on this 4th day of May, 2004.

COMPASS BANK
BY: 
ITS: _____

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County in said State hereby certify that J.S. Byrd whose name as Vice President of COMPASS BANK, is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she as such officer and with fully authority, executed the same voluntarily as the act of COMPASS BANK.

Given under my hand and official seal this 4 day of MAY, 2004.


Notary Public
Commission Expires: MY COMMISSION EXPIRES JUNE 1, 2005

