

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Dennis W. Stradtman and Lois Stradman to National Bank of Commerce of Birmingham on November 3, 2003 and recorded in Instrument # 20031205000788640, in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated November 3, 2003 and recorded in Instrument # 20031205000788640 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of the mortgage given to National Bank of Commerce in the amount of Three Hundred Thirty Three Thousand Seven Hundred Dollars and No/100-----(\$333,700) executed on the June, 2004 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 9, ACCORDING TO THE SURVEY OF SOUTHLAKE, A RESIDENTIAL SUBDIVISION AS RECORDED IN MAP BOOK 11 PAGE 85 A, B, & C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED IN SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 25th of June, 2004

By:
Its:

Andy Davenport
Private Banking Officer

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Andy Davenport whose name as Private Banking Officer of NBC 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, in his capacity as such officer executed the same for and as the act of said corporation.

Given under my hand this the 25th of June, 2004.

My Commission Expires 9/1/04

Stephanie R Snider
Notary Public

This document prepared by:
Mark Williams, NBC Mortgage