

SUBORDINATION AGREEMENT

20041210000678230 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
12/10/2004 14:56:00 FILED/CERTIFIED

Pursuant to the terms of the mortgage entered into by and between William Lucas Silver, III and Lisa M. Silver to National Bank of Commerce of Birmingham on February 28, 2003 and recorded in Instrument #20030320000167990 in the Probate Office of Shelby County, Alabama.

National Bank of Commerce of Birmingham does declare the lien of its mortgage dated February 28, 2003 and recorded in Instrument #20030320000167990 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given to Castle Mortgage Corporation in the amount of Two Hundred Thirty-One Thousand Dollars and NO/100---(\$231,000.00) executed on November 29, 2004 recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 16, ACCORDING TO THE AMENDED MAP OF ALTEDENA WOODS, FOURTH SECTOR, RECORDED IN MAP BOOK 19, PAGE 128, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 29th of November, 2004.

William Lucas Silver, III
William Lucas Silver, III

Lisa M. Silver
Lisa M. Silver

NATIONAL BANK OF COMMERCE
OF BIRMINGHAM

BY: [Signature]
Its: PRIVATE BANKING OFFICER

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that _____ 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 ____ day of _____, 2004.

Notary Public

AFFIX SEAL

My Commission Expires: _____

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Maideth H. Deas whose name as Private Banking Officer 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 29th day of November, 2004.

Stephanie R Snider
Notary Public

AFFIX SEAL

My Commission Expires: 9/1/08

Document Prepared By:
Stevie Snider, NBC Private Banking