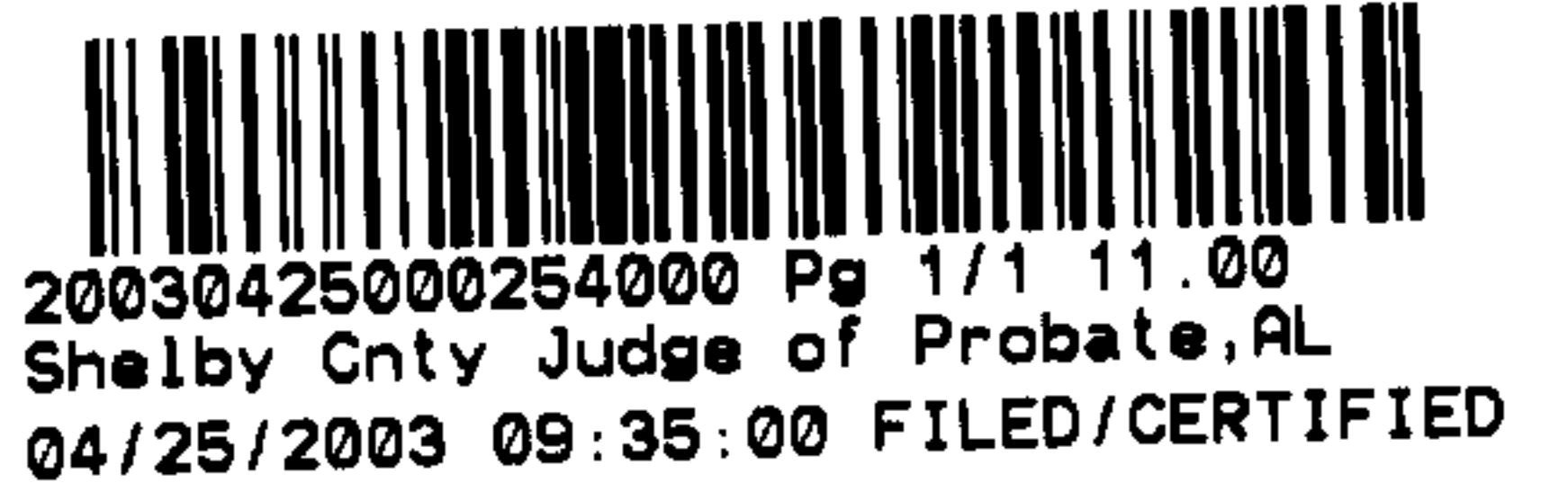


R0304-1347

STATE OF ALABAMA     )  
COUNTY OF SHELBY    )



**SUBORDINATION AGREEMENT**

Pursuant to the terms of the Mortgage, entered into by and between The Bank and Ryan C. Alexander and Elizabeth R. Hayes-Alexander, dated January 31, 2001 and filed for record in Instrument 2001-05327 on February 15, 2001 in the Probate Office of Shelby County, Alabama. The Bank does hereby declare said Mortgage, filed for record at Instrument 2001-05327 to be junior and subordinate to the Mortgage given by Ryan Alexander and Elizabeth Hayes Alexander to The Bank, its successors and assigns in the amount of Two Hundred Eighty Thousand No/100 Dollars (\$280,000.00) executed on the 4th day of April, 2003 and filed for record in the Shelby County, Alabama.

Said Mortgage encumbering certain real property described as:

Lot 1417, according to the Survey of Brook Highland, as Eddleman Community, 14<sup>th</sup> Sector, as recorded in Map Book 23, page 2 A & B, in the Probate Office of Shelby County, Alabama.

In Witness Whereof, this Subordination Agreement has been executed on this

4<sup>th</sup> day of April, 2003.

The Bank

By: David F. Mays

Its: SVP

STATE OF ALABAMA     )  
COUNTY OF JEFFERSON    )

**ACKNOWLEDGEMENT**

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that David F. Mays, whose name as Senior Vice President of The Bank, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Witness my hand and Notarial Seal at office this 4<sup>th</sup> day of April, 2003.

Jennifer W. Glendon (Young)  
Notary Public  
My Commission Expires: 5/27/03

This Instrument Prepared by:  
Jon M. Turner, Jr.  
Najjar Denaburg, P.C.  
2125 Morris Avenue  
Birmingham, Alabama 35205