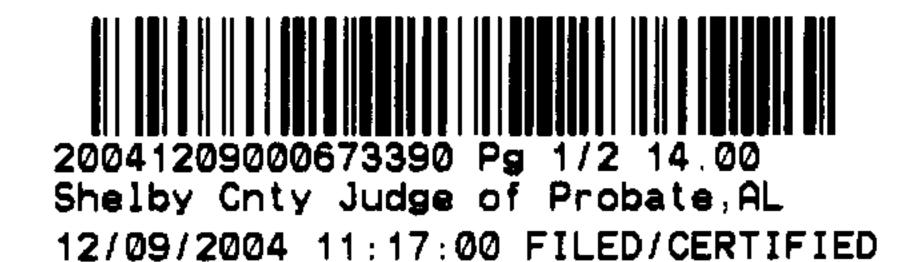
16.23582



SUBORDINATION AGREEMENT

Requested by and

Return to:

Recording Department

First American Lenders Advantage 1801 Lakepointe Drive, Suite 11!

COUNTY OF SHELBY }

Lewisville, TX 75057 (469) 322-2500

182 2582 - DCM

STATE OF ALABAMA

This Agreement made and entered into this 29th day of July, 2003 by and between Christopher Layne House, unmarried (hereinafter collectively called Mortgagor), and First National Bank of Shelby County (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Note and Mortgage to the Mortgagee, said Mortgage being recorded in **Instrument Number 1998-51411**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

Lot 27, according to the Survey of Oak Crest, Sector Two, as recorded in Map Book 20 Page 129 in the Probate Office of Shelby County; being situated in Shelby County, Alabama.

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid Note and mortgage to a mortgage executed to **Priceline Mortgage** recorded in **Instrument**Number in the Office of the Judge of Probate of Shelby County,

Alabama.

In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MONTGAGOR:

Christophen Layne House

FIRST NATIONAL BANK OF SHELBY COUNTY

William R. Justice

as its: In-House Attørney

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Christopher Layne House, unmarried, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this

day of November, 2003.200

Notary Public

My Commission Expires:

My commission expired September 1, 2008

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Justice, whose name as In-House Attorney for First National Bank of Shelby County, a corporation, 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 the instrument, he in his capacity as In-House Counsel and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and official seal this 29th day of July, 2003.

Notary Public

My Commission Expires: 5-24-04

First National Bank of Shelby County P. O. Box 977 Columbiana, AL 35051