BHM06000280

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 25th day of MAY, 2006, by MUTUAL SAVINGS CREDIT UNION , having an address of 2040 VALLEYDALE ROAD, BIRMINGHAM, AL 35244 ("Subordinator"), and PRIMARY CAPITAL ADVISORS, LLC , a corporation with its principal place of business at _____("Lender").

RECITALS:

A. JONATHAN ADAM ROBERT AND TERRI D ROBERT [Name of Borrower], of 2575 JUDY CIRCLE PELHAM, AL 35124 ("Borrower"), has applied to Lender for a loan to be made to Borrower and to be evidenced by a promissory note secured by a mortgage covering certain real property.

B. The real property offered by Borrower as security to Lender is currently subject to the prior lien of the mortgage described below.

C. Lender will make such loan to Borrower only on the condition precedent that such mortgage be subordinated to the lien of the mortgage described below to be given by Borrower to Lender.

In consideration of the matters described above, and of the mutual benefits and obligations set forth in this agreement, the parties agree as follows:

SUBORDINATION OF EXISTING MORTGAGE

The mortgage to be subordinated covers real property described as: SEE ATTACHED EXHIBIT A

and made on the 4th day of OCTOBER, 2004 between JONATHAN ADAM ROBERT AND TERRI D. ROBERT [Borrower] and MUTUAL SAVINGS CREDIT UNION [Subordinator], and filed AS INSTRUMENT NUMBER 20041122000640950 of the records of the County of SHELBY, State of ALABAMA, shall be and the same is now subordinated and made subject and subsequent to the lien of that certain mortgage covering the real property referenced above, between JONATHAN ADAM ROBERT AND TERRI D. ROBERT [Borrower] and PRIMARY CAPITAL ADVISORS LLC [Lender], and filed or recorded on the _____ day of _____,_____, in book_____ page _____ , of the records of the County of SHELBY, State of ALABAMA .

The undersigned Subordinator has executed this agreement at _____ [designate location], on the date first appearing above.

_____
MUTUAL SAVINGS CREDIT UNION(SUBORDINATOR)
BY: Sammy Clements
Its: Senior Vice President

LINDA A. REINHARDSEN NOTARY PUBLIC ALABAMA STATE AT LARGE

State of ALABAMA)
County of JEFFERSON)

This instrument was acknowledged before me this 25th day of May, 2006, for and on behalf of MUTUAL SAVINGS CREDIT UNION.

_____Notary Public
My commission expires 8-31-06 :

20060619000290700 1/2 $14.00
Shelby Cnty Judge of Probate,AL
06/19/2006 10:17:26AM FILED/CERT

BHM0600250

20060619000290700 2/2 $14.00
Shelby Cnty Judge of Probate,AL
06/19/2006 10:17:26AM FILED/CERT

EXHIBIT "A"

LOT 23, ACCORDING TO THE SURVEY OF ROYAL OAKS 3RD SECTOR 1ST ADDITION AS RECORDED IN MAP BOOK 8, PAGE 26, SHELBY COUNTY, ALABAMA RECORDS.