

STATE OF ALABAMA
COUNTY OF SHELBY

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS that First American Bank, an Alabama banking corporation as present legal holder and owner of that certain mortgage executed by Mark S. McQuade and Spouse, Stacy L. McQuade, dated November 22, 2004, and recorded December 23, 2004, in Mortgage Book 20041223000699590, Page 1/6, in the Office of the Judge of Probate of Shelby County, Alabama, and concerning the real property lying within and being within in Shelby County, Alabama, described as follows, to wit:

LOT 35, ACCORDING TO THE SURVEY OF OLDE TOWNE FOREST, AS RECORDED
IN MAP BOOK 9, PAGE 133 IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA;
BEING SITUATED IN SHELBY COUNTY, ALABAMA.


Property Address: 640 OLDE TOWNE LANE ALABASTER, AL 35007.

For and in consideration of the sum of Ten and 00/100 Dollars (\$10.00), and other valuable consideration in hand paid, the receipt of which is hereby acknowledged, First American Bank, has and by these presents does hereby waive the priority of the lien of said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage from Mark S. McQuade and Stacy L. McQuade, as Mortgagor, in favor of Mortgage America, Inc., as Mortgagee, in the amount of \$153,500.00, dated April 22, 2008, and recorded May 06, 2008, in Mortgage Book *, Page , in the Office of Judge of Probate of Shelby County, Alabama.

* Inst # 20080506000184270

IN WITNESS WHEREOF, Evelyn Phillips, whose name is signed as Assistant Vice President of First American Bank, as holder of said mortgage, has caused this instrument to be executed and who is thereunto duly authorized, on this the 22nd day of April, 2008.



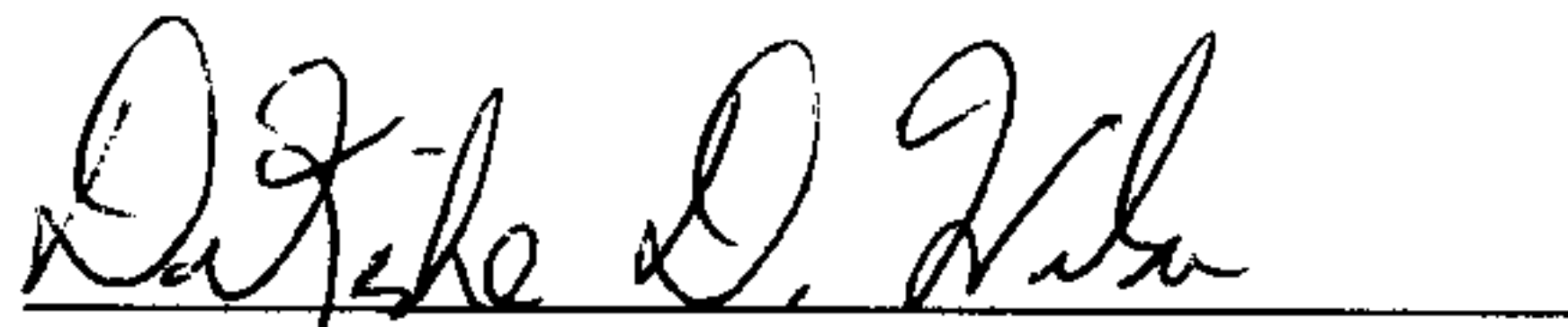
By: Evelyn Phillips

Its: Assistant Vice President

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said county and state, hereby certify that Evelyn Phillips, whose name is signed as Assistant Vice President of First American Bank to the foregoing conveyance, and who is known to me, acknowledged before me on this date that, being informed of the contents of this conveyance, he executed the same voluntarily as and for the act of said corporation on the day the same bears date.

THIS the 22nd day of April, 2008.



Notary Public

Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: June 15, 2011
BONDED THRU NOTARY PUBLIC UNDERWRITERS

THIS INSTRUMENT PREPARED BY: Becky Gleason

P. O. Box 37

Birmingham, Alabama 35201-0037