



STATE OF ALABAMA)
)
SHELBY COUNTY)

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS THAT

WHEREAS, the undersigned First American Bank is holder of that mortgage dated March 26, 2002, in the amount of \$58,000.00, given by Patrick J. David and wife Ashley C. David, which said mortgage is recorded in Instrument #2002-15697, in the Probate Office of Shelby County, Alabama (the "Old Mortgage"); and

WHEREAS, said Patrick J. David and wife Ashley C. David have obtained a first mortgage from First American Bank in the sum of Three Hundred Fifteen Thousand and No/100 Dollars (\$315,000.00) (the "New Mortgage"); and

WHEREAS, First American Bank is willing to subordinate its Old Mortgage to the New Mortgage.

NOW THEREFORE IN CONSIDERATION OF THE PREMISES and other good and valuable consideration to First American Bank, the receipt and sufficiency whereof is hereby acknowledged, First American Bank does herewith agree that its Old Mortgage shall be and herewith is acknowledged to be second, junior and subordinate to the New Mortgage given by Patrick J. David and wife Ashley C. David to First American Bank, said New Mortgage being secured by the following described property situated in Shelby County, Alabama, to wit:

Lot 6, according to the Map and Survey of Greystone 1st
Sector, 1st Phase, as recorded in Map Book 14, Page 91 A
& B, in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, First American Bank has caused these presents to be
executed this the 15th day of January, 2003.

First American Bank

By: [Signature]
Its: UP

STATE OF ALABAMA)
COUNTY OF Morgan)

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Patrick Busing, whose name as
Vice President of First American Bank, an Alabama banking
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 this
agreement, he, as such officer and with full authority, executed the same voluntarily for
and as the act of said corporation.

Given under my hand and official seal, this the 15th day of January,
2003.

(SEAL)

Courtney Salter
Notary Public My Commission Expires
My commission expires: May 15, 2006