



STATE OF ALABAMA)
)
SHELBY COUNTY)

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS THAT

WHEREAS, the undersigned National Bank of Commerce of Birmingham is holder of that mortgage dated December 17, 2001, in the amount of \$23,600.00, given by Steven R. Kahn, which said mortgage is recorded in Instrument # 2002-15382, in the Probate Office of Shelby County, Alabama (the "Old Mortgage"); and

WHEREAS, said Steven R. Kahn and wife Holley G. Kahn are obtaining a new loan from First American Bank in the sum of One Hundred Ninety One Thousand and No/100 Dollars (\$191,000.00) to be secured by a first mortgage to said Bank; and

WHEREAS, National Bank of Commerce of Birmingham is willing to subordinate its Mortgage to the New Mortgage to be made by First American Bank.

NOW THEREFORE IN CONSIDERATION OF THE PREMISES and other good and valuable consideration to National Bank of Commerce of Birmingham, the receipt and sufficiency whereof is hereby acknowledged, National Bank of Commerce of Birmingham does herewith agree that its Mortgage recorded in Inst. # 2002-15382 in said Probate Office shall be and herewith is acknowledged to be second, junior and subordinate to the New Mortgage in the amount of \$191,000.00 to be given by Steven R. Kahn and wife Holley G. Kahn to First American Bank, said New Mortgage being secured by the following described property situated in Shelby County, Alabama, to wit:

Lot 76, according to the Survey of the Final Record Plat of Greystone Farms, English Turn Sector, Phase 2, as recorded in Map Book 21 Page 46 in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, National Bank of Commerce of Birmingham has caused these presents to be executed this the 21st day of February, 2003.

National Bank of Commerce of Birmingham

By: [Signature]

Its: VP

STATE OF ALABAMA)
)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Carl W Albright II, whose name as Vice President of National Bank of Commerce of Birmingham, 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 21st day of February, 2003.

[Signature]
Notary Public

(SEAL)

My commission expires Sept 1, 2004
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES Sept 1, 2004
BONDED THIRD NOTARY PUBLIC UNDERWRITERS

#148505