STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Donald A. Morris and Ann Morris, husband and wife, did execute and deliver to Acton Land Company, LLC a certain mortgage recorded in Instrument Number 2000/22936, in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereafter described and whereas the undersigned Acton Land Company, LLC, is desirous of subordinating said mortgage and making same second, subscribent, subject and inferior to the lien of the mortgage to MortgageAmerica, Inc. recorded in Real Instrument Number 2030404000202600 in the Office of the Judge of Probate of Shelby County, being in the amount of \$80,100.00 executed by the said Donald A. Morris and Ann Morris on the property described as:

Lot 35, according to the Amended Map of Hanna Farms, as recorded in Map Book 26, Page 129, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said Mortgage America, Inc. to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in and paid by said MortgageAmerica, Inc., the receipt whereof being hereby acknowledged, the undersigned Acton Land Company, LLC, does by these presents, make, declare, and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above mortgage to MortgageAmerica, Inc., in all things and in all respects without reservation.

IN WITNESS WHEREOF, the said Acton Land Company, LLC has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

Acton Land Company, LLC

By: Dang 1- Cutto

Title: President

State, of Alabama)

State of Alabama)

L, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that DANN ACTON whose name as DRES DENT of Acton Land Company, LLC is signed to the foregoing conveyance, and who is known to me, acknowledged before the on this day that, being informed of the contents of the conveyance, as such officer and with full authority, executed the same voluntarily for and as the act of said association.

Given under my hand and seal of office, this 27 day of March 2003.

My Commission Expires: 3/20/07