

**SUBORDINATION OF MORTGAGE**

STATE OF ALABAMA     )  
JEFFERSON COUNTY    )

Before me the undersigned Notary Public, did appear Brian Shelton who did say as follows:

FIRST AMERICAN BANK is the owner of that Mortgage executed by BRODY BLACK and GIDGE BLACK to FIRST AMERICAN BANK in the amount of \$30,000.00, dated May 16, 2001 and recorded in Instrument 2001/21202 in the Probate Office of Shelby County, Alabama, and subsequently modified by that certain Modification Agreement recorded in Instrument 20040610000313570, which increased note and mortgage amount to \$40,000.00. Said mortgage is on the property legally described as:

Lot 11, according to the Survey of Audubon Forest, First Addition, as recorded in Map Book 11, page 122, in the Probate Office of Shelby County, Alabama.

FIRST AMERICAN BANK hereby subordinates its mortgage referred to hereinabove to a certain new mortgage given to MORTGAGEAMERICA, INC. by BRODY BLACK and GIDGE BLACK in the principal amount of \$201,000.00 and recorded in Instrument 20040303000109180 in the Probate Office of Shelby County, Alabama. The mortgage of FIRST AMERICAN BANK shall hereinafter be subordinate and inferior to that new mortgage of MORTGAGEAMERICA, INC., its successors and/or assigns.

FIRST AMERICAN BANK

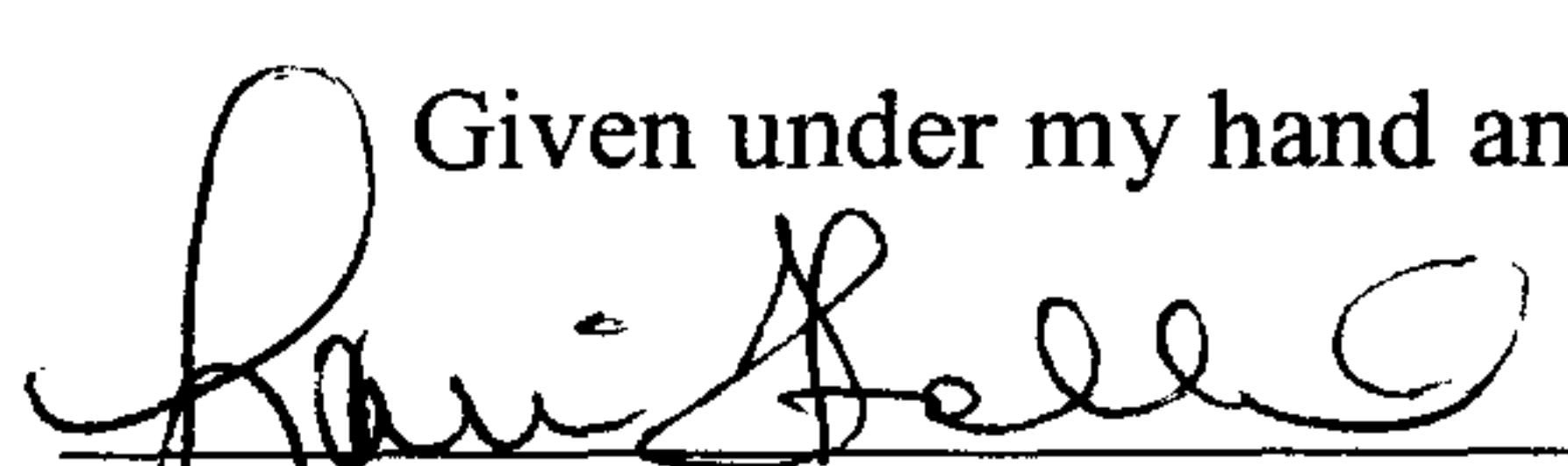
BY: 

ITS: Senior Vice President

STATE OF ALABAMA     )  
COUNTY OF JEFFERSON )

I, Laurie Houser, a Notary Public in and for said county and state do hereby certify that Brian Shelton, whose name is signed to the foregoing instrument on behalf of FIRST AMERICAN BANK, as its Vice President and who with full authority, and who is known to me, acknowledged before me on this day that being informed of the contents of this instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 10 day of August, 2004.

  
NOTARY PUBLIC

My commission expires:

My Commission Expires 10/01/08