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SUBORDINATION AGREEMENT



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Shelby Cnty Judge of Probate, AL
02/11/2005 10:47:00 FILED/CERTIFIED

THIS SUBORDINATION AGREEMENT (the "Agreement") is made, executed and delivered by **Heritage Bank** (the "Prior Lender") as of the 22nd day of December, 2004 in favor of and for the benefit of **Ohio Savings Bank** (the "Lender") for the purposes herein stated.

WITNESSETH:

WHEREAS, the Prior Lender has previously made a loan (the "Prior Loan") to Andrew B. Beck (the "Borrower"), evidenced and secured by a Promissory Note in the amount of \$25,000.00 dated 09/15/2003, a Mortgage and Security Agreement (the "Prior Mortgage") recorded in Instrument Number 20031007000343500 in the Probate Office for Shelby County, Alabama, and various other agreements, documents and instruments executed in connection with the Prior Loan (for convenience the prior Promissory Note, the Prior Mortgage, and the other agreements, documents and instruments are collectively referred to as the "Prior Loan Documents"); and

WHEREAS, Lender has made a new loan in the amount of \$176,000.00 (the "New Loan") to the Borrower on the condition that, among other things, the Prior Mortgage, the Prior Loan Documents and all indebtedness secured by the Prior Mortgage or any of the other Prior Loan Documents be junior and subordinate to various agreements, documents, and instruments to be executed by Borrower in connection with the New Loan (collectively the "New Loan Documents") including, without limitation, a promissory note in the amount of \$176,000.00, a Mortgage and Security Agreement executed or to be executed by Borrower (the "New Mortgage"), and other agreements, documents, and instruments to be executed in connection with the New Loan. The Prior Lender Mortgage and the New Mortgage cover and relate to the real property described in EXHIBIT A.

NOW, THEREFORE, in consideration of the premises, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and to induce Lender to make the New Loan, Prior Lender covenants and agrees that the Prior Lender Mortgage and all indebtedness and liens evidenced or secured by the Prior Mortgage or any of the other Prior Loan Documents are and shall be junior and subordinate in all respects to the New Loan, the New Mortgage and all of the other New Loan Documents.

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IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day and year first written above.

Heritage Bank

BY: [Signature]

ITS: Banking Center Manager /
Branch Officer

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, Catherine A. Brazier, a Notary Public in and for said County, in said State, hereby certify that Erin C. Camp whose name as the Banking Center Manager of Heritage Bank is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of the Subordination 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 this 22nd day of December 2004

[Signature]
Notary Public

My Commission Expires: 1/6/2008

EXHIBIT A

Lot 7, Block 1, according to the Survey of Gross Addition to Altadena South, 1st Phase of 1st Sector, as recorded in Map Book 5, page 122, in the Probate Office of Shelby County, Alabama.