

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between John B. Richardson and Miriam H. Richardson to National Bank of Commerce of Birmingham now known as First American Bank on March 8, 2004 and recorded in Instrument #20040329000158970 in the Probate Office of Shelby County, Alabama.
National Bank of Commerce of Birmingham now known as First American Bank does declare the lien of its mortgage dated March 8, 2004 and recorded in Instrument #20040329000158970 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by First American Bank in the amount of One Hundred Seventy Five Thousand Dollars and no/100-(\$175,000.00) executed on February 25, 2005 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 65, ACCORDING TO THE SURVEY OF BARKLEY SQUARE, AS RECORDED IN MAP BOOK 27, PAGE 32, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SITUATED IN SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this

25th of February, 2005.


John B. Richardson

Miriam H. Richardson

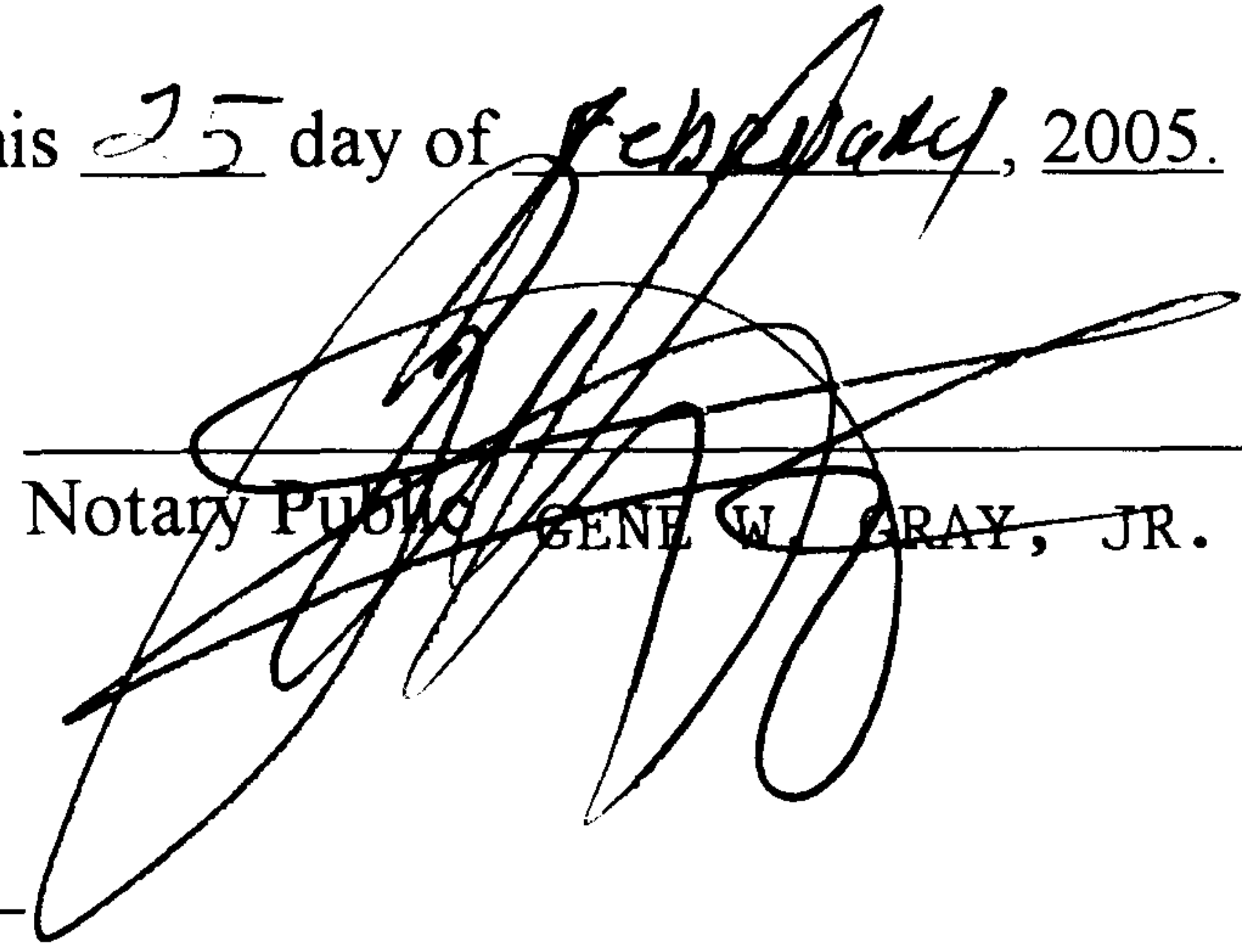
FIRST AMERICAN BANK

BY: 
Its: SVP

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Miriam H. Richardson, John B. Richardson whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he executed the same voluntarily on the date the same bears date.

Given under my hand and official seal of office this 25 day of February, 2005.


Notary Public GENE W. GRAY, JR.

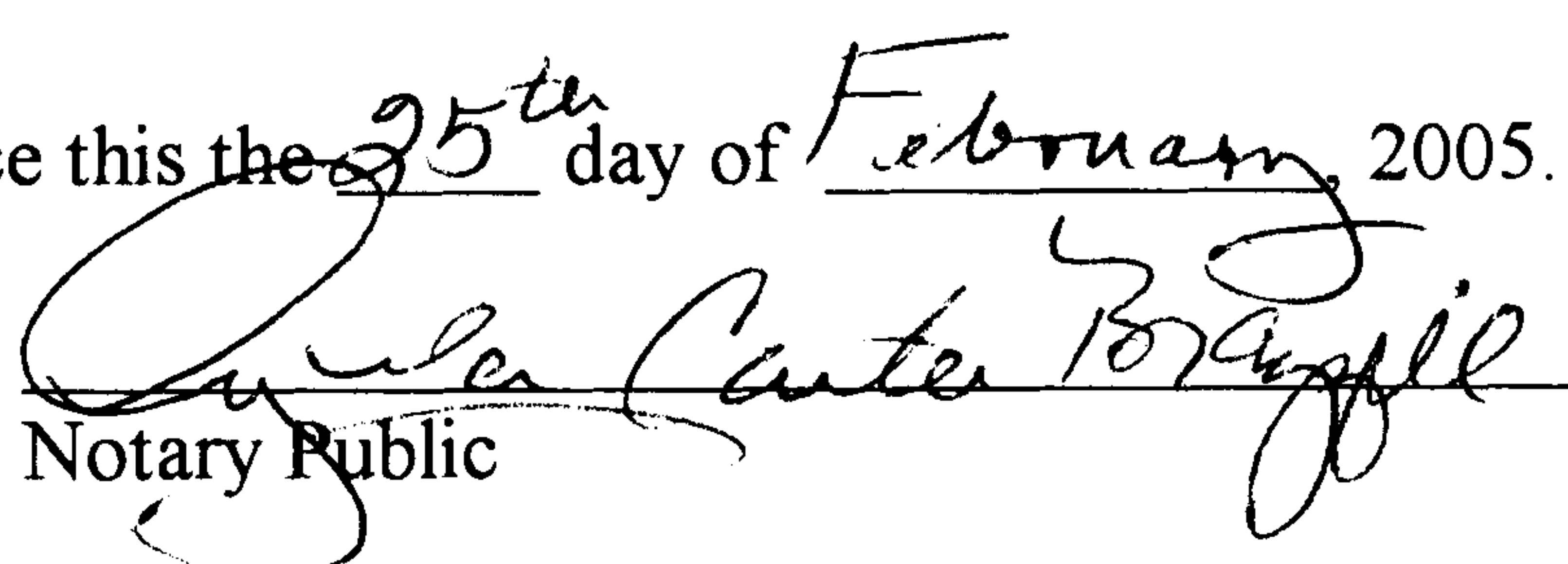
AFFIX SEAL

My Commission Expires: 11-9-06

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 III whose name as Senior Vice President of First American Bank is signed to the foregoing Agreement and who is known to me acknowledged before me that being informed of the contents of the above and foregoing Agreement he or she, is his/her capacity as such officer executed the same for and as the act of said corporation.

Given under my hand and official seal of office this the 25th day of February, 2005.


Notary Public

AFFIX SEAL

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 18, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My Commission Expires: _____