

## 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

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

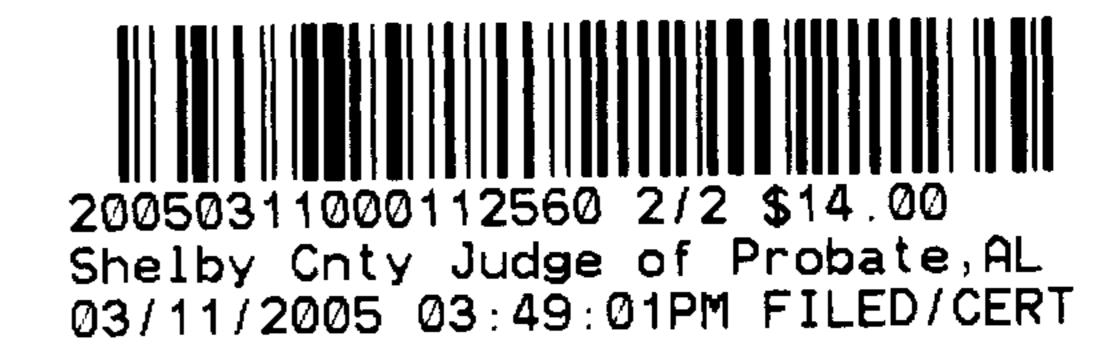
25 of Lebruary, 2005.

John B. Richardson

Miriam H. Richardson

FIRST AMERICAN BANK

Tto



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 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.

being informed of the content the date the same bears date.	ts of said instrument, he executed the same voluntarily on
Given under my hand and	official seal of office this
AFFIX SEAL	
My Commission Expires:	11-9.06
that Laul W. Claric First American Bank is signed	ary Public, in and for said county in said state hereby certify  the Whose name as Seno Via President of  d to the foregoing Agreement and who is known to me
	t being informed of the contents of the above and foregoing er capacity as such officer executed the same for and as the
Given under my hand and off	fical seal of office this the 35 day of Lebruary 2005.  Notary Public
	NOTARY PUBLIC STATE OF ALARAMA AT LARGE MY COMMISSION EXPIRES. Ang 18, 2007 BONDED THRU NOTARY PUBLIC UNDERWRITERS
My Commission Expires:	