

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Jon Moyer and Jill Moyer to First American Bank, formerly known as National Bank of Commerce of Birmingham on April 1, 2002 and recorded in Inst 20020426000194001 in the Probate Office of Shelby County, Alabama.

First American Bank, formerly known as National Bank of Commerce of Birmingham does declare the lien of its mortgage dated April 1, 2002 and recorded in Inst 20020426000194001 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by First American in the amount of \$195,000.00 executed on March 10, 2005 recorded in the Probate Office of Shelby County, Alabama. Inst # 2005 0330 000143640

Both mortgages are encumbering certain real property described as:

LOT 117, ACCORDING TO THE AMENDED MAP OF HICKORY RIDGE, AS RECORDED IN MAP BOOK 11, PAGE 79 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 10th of March, 2005.

Jon Moyer
Jon Moyer

Jill Moyer
Jill Moyer

FIRST AMERICAN BANK

BY: [Signature]

Its: Vice President

STATE OF ALABAMA)
COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Jon Moyer & Jill Moyer 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 10th day of March, 2005.

J. A. Grant
Notary Public

AFFIX SEAL

My Commission Expires: 10/20/2005

STATE OF ALABAMA)
COUNTY OF)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Lee Riley whose name as Vice President of National Bank of Commerce of Birmingham 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 10th day of March, 2005.

Julia Carter Foxgill
Notary Public

AFFIX SEAL

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