

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between James Joseph Serio and Carla Renee Serio to First American Bank formerly known as National Bank of Commerce of Birmingham on May 8, 2003 and recorded in Instrument 2003052200031820 in the Probate Office of Shelby County, Alabama.

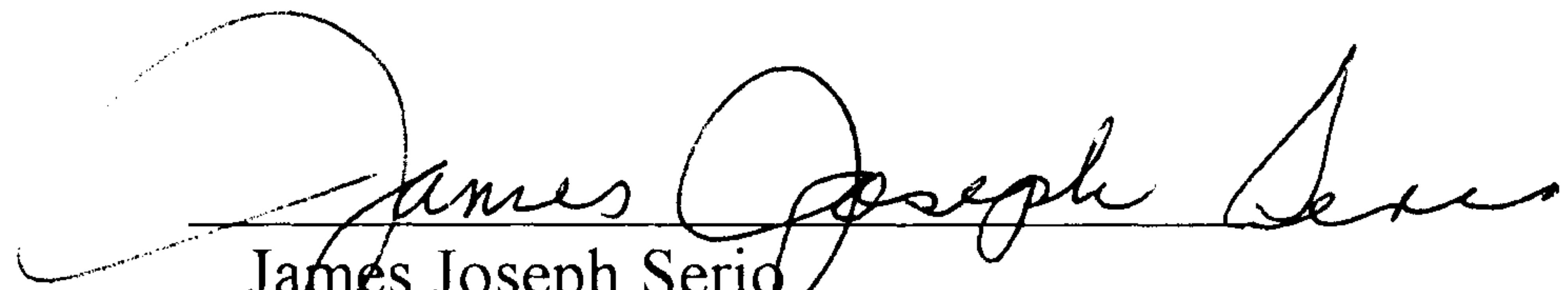
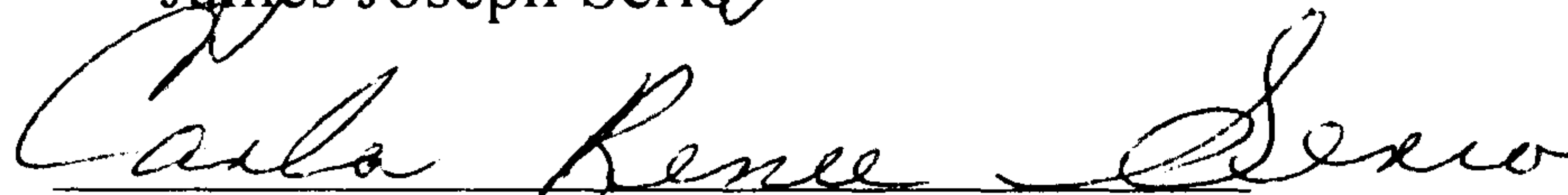
First American Bank formerly known as National Bank of Commerce of Birmingham does declare the lien of its mortgage dated May 8, 2003 and recorded in Instrument #20030522000318120 in the Probate Office of Shelby County, Alabama to be second and subordinate to the lien of mortgage given by Coats & Co., Inc. in the amount of One Hundred Thirty Five Thousand Four Hundred Dollars and no/100-(\$135,400.00) executed on May 23, 2005 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:


LOT 11, ACCORDING TO THE SURVEY OF HEATHER RIDGE, AS RECORDED IN MAP BOOK 17, PAGE 22, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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

23rd of May, 2005.


James Joseph Serio

Carla Renee Serio

FIRST AMERICAN BANK

BY: 
Its: Vice President

STATE OF ALABAMA)
COUNTY OF Shelby)

20050601000265170 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
06/01/2005 03:18:28PM FILED/CERT

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that James Joseph Sene : Carla Renee Sene 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 23rd day of May, 2005.

[Signature]
Notary Public

AFFIX SEAL

My Commission Expires: _____

B. CHRISTOPHER BATTLES
Notary Public - Alabama, State At Large
My Commission Expires 2 / 25 / 2009

STATE OF ALABAMA)
COUNTY OF Shelby)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Bill Black whose name as 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 16th day of May, 2005.

[Signature]
Notary Public

AFFIX SEAL

My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: May 28, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS