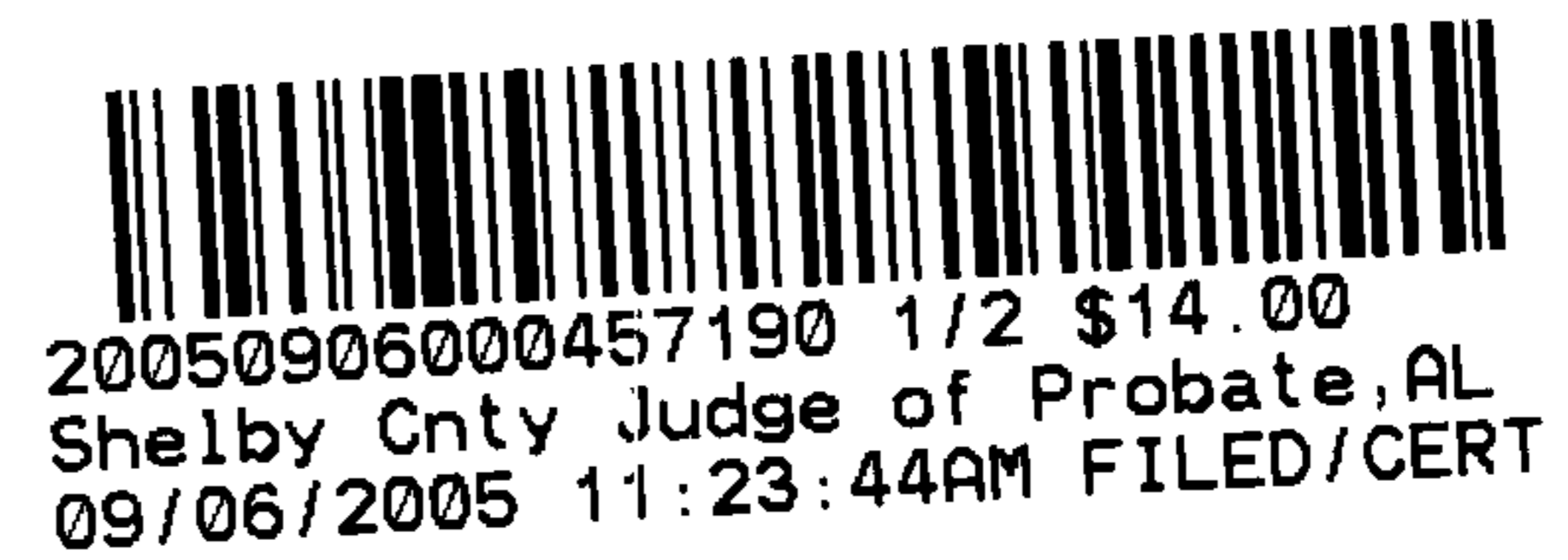


SUBORDINATION AGREEMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }



This Agreement made and entered into this 22nd day of August, 2005 by and between **Hill R. Huffman and Edna B. Huffman, husband and wife** (hereinafter collectively called Mortgagor), and **First National Bank of Shelby County** (hereinafter called Mortgagee).

W I T N E S S E T H

Whereas, the Hill R. Huffman executed a Line of Credit and Hill R. Huffman and Edna B. Huffman executed a Mortgage to the Mortgagee, said Mortgage being recorded in **Instrument Number 20031126000774890 (Mortgage)**, in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

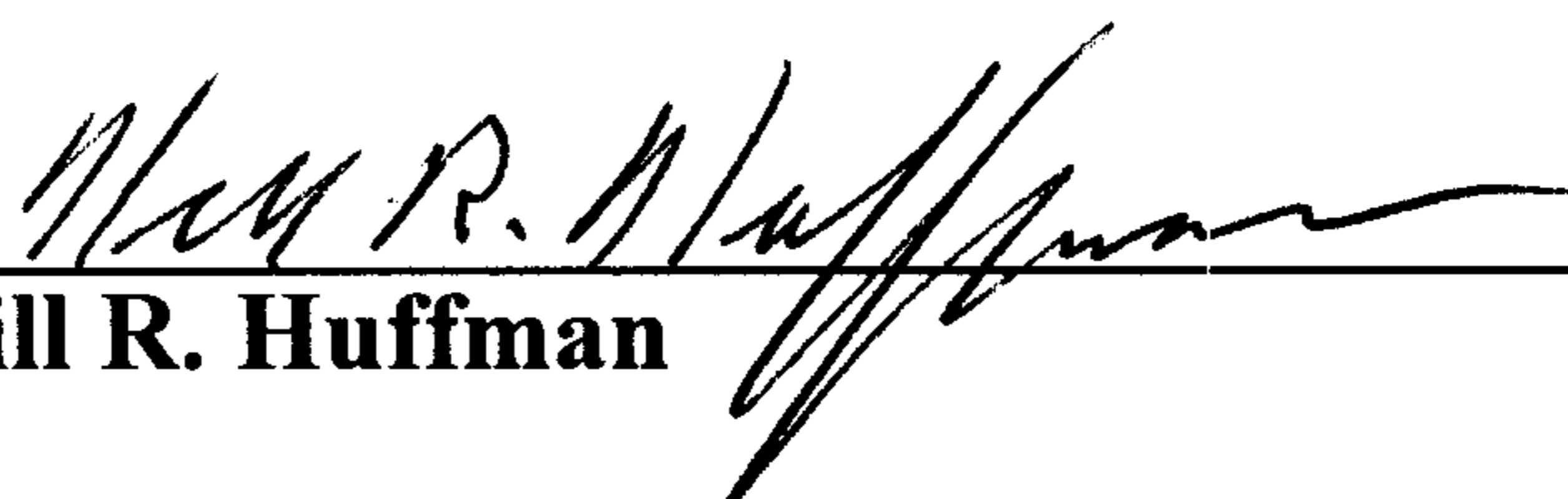
Lot 23 A, according to the Survey of Stonegate Realty, Lake Lots Resurvey, being a resurvey of Lots 18, 19, 20, 22, 23 and Common Area, as recorded in Map Book 29 Page 139, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.


Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

The Mortgagee does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid Line of Credit and mortgage to a mortgage executed to **First Omni Lending** recorded in **Instrument Number #20050906000457180** in the Office of the Judge of Probate of Shelby County, Alabama.

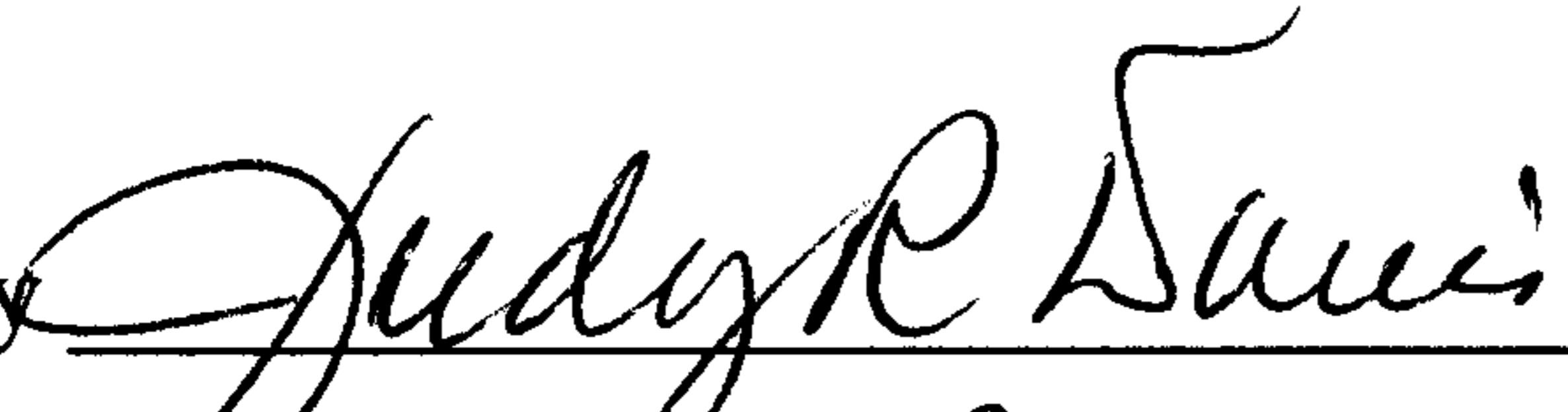
In Witness Whereof, the parties hereunto set their hand and seals as of this date and year stated above.

MORTGAGOR:


Hill R. Huffman


Edna B. Huffman

FIRST NATIONAL BANK OF SHELBY COUNTY

by 
as its: *Vice President*

STATE OF Alabama

20050906000457190 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
09/06/2005 11:23:44AM FILED/CERT

COUNTY OF Shelby

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Hill R. Huffman and Edna B. Huffman, husband and wife, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 26 day of August, 2005,
2005.

[Signature]
Notary Public

My Commission Expires: 07-18-2009

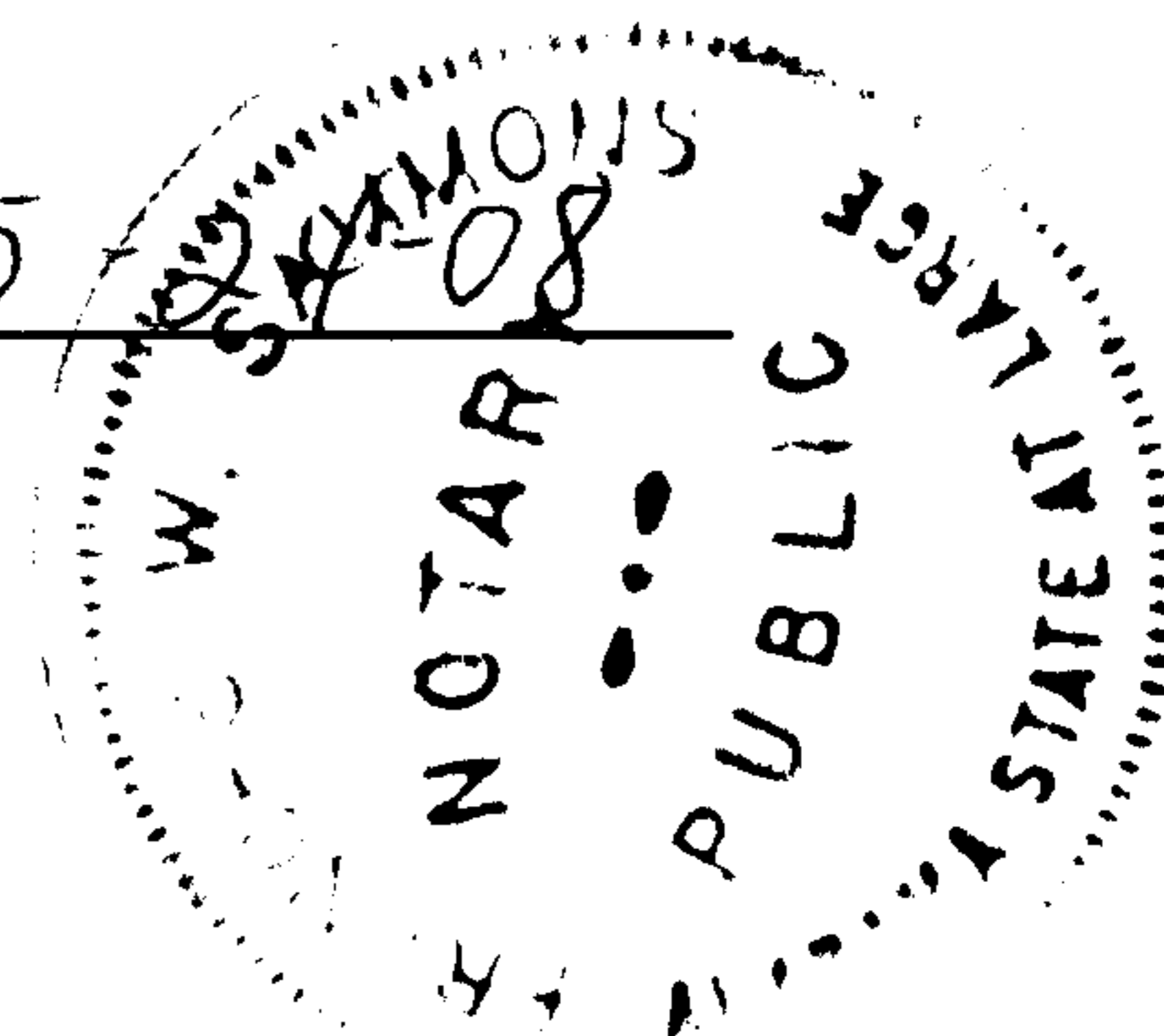
STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Judy R. Davis, whose name as Vice President for First National Bank of Shelby County, a corporation, 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 the instrument, he/she as such officer and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and seal of office on this 22nd day of August, 2005.

[Signature]
Notary Public
FRANCES W. SAMMONS

My Commission Expires: 5



Return to:

Northwest Title & Escrow
401 N. Lindbergh Blvd. #335
Creve Coeur, MO 63141
314-739-0015

First National Bank of Shelby County
P. O. Box 977
Columbiana, AL 35051