

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Phillip Manly
and Dina T. Manly to First American Bank, formerly known as National Bank of
Commerce of Birmingham on June 14, 2005 and recorded in Interment
#20050712000346750 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 June 14, 2005 and recorded in Interment
#20050712000346750 in the Probate Office of Shelby County, Alabama and in the
amount of Forty Thousand Dollars and no/100---- (\$40,000.00) to be second and
subordinate to the lien of mortgage given by First American Bank in the amount of
Three Hundred Thirty-Three Thousand Six Hundred Dollars and no/100- --
(\$333,600.00) executed on September 19, 2005 and recorded in the Probate Office of
Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

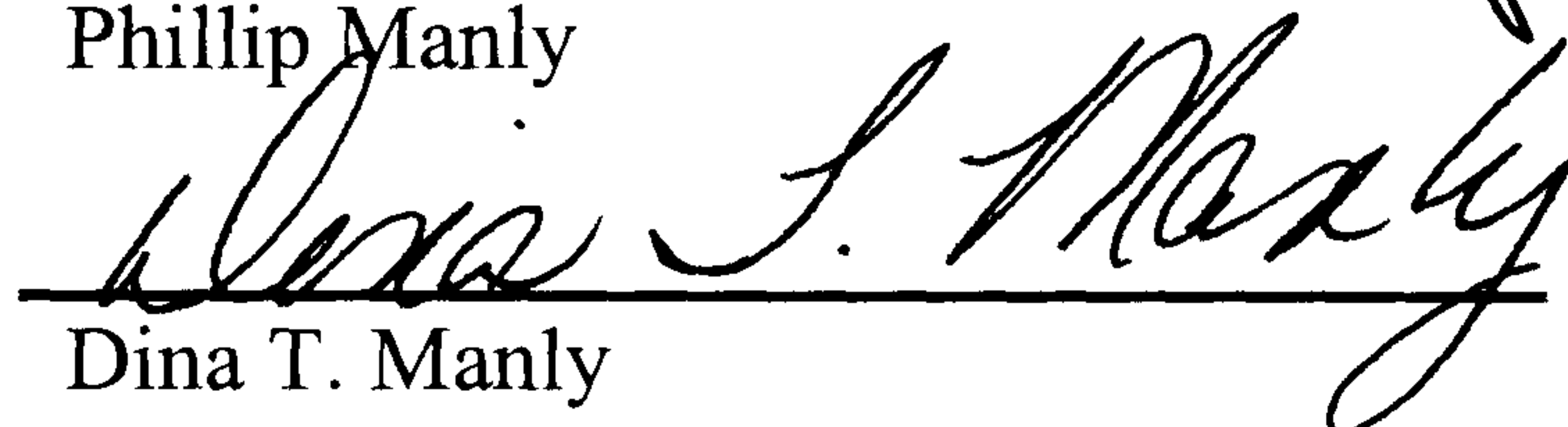
Lot 28, according to the Survey of The Cove at Greystone, Phase II, as recorded in Map Book 29, page 36 A & B, in the Probate Office of Shelby County, Alabama.

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

19th of September, 2005.



Phillip Manly



Dina T. Manly

John G. Galt

FIRST AMERICAN BANK

BY: Phillip Manly

Its: Officer

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Phillip Manly and Dina T. Manly 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 19th day of September, 2005.

Joe A. Grant
Notary Public

AFFIX SEAL

My Commission Expires: 10/20/05

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Katherine H. Payne whose name as Office 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 offical seal of office this the 19th day of September , 2005.

Joe A. Grant
Notary Public
My commission expires: 10/20/05

AFFIX SEAL