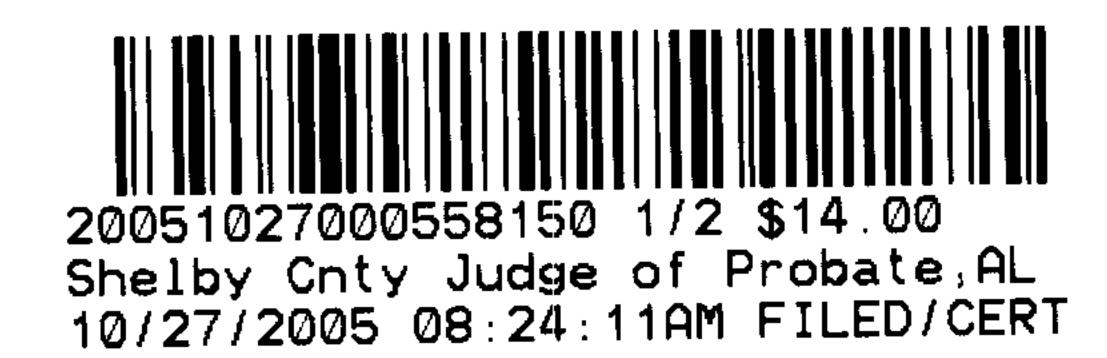
SUBORDINATION AGREEMENT



STATE OF ALABAMA }
COUNTY OF SHELBY }

This Agreement made and entered into this 21st day of October, 2005 by and between W. J. Ferguson and Freddie Ferguson, husband and wife (hereinafter collectively called Mortgagor), and First National Bank of Shelby County (hereinafter called Mortgagee).

WITNESSETH

Whereas, the Mortgagor executed a Line of Credit and Mortgage to the Mortgagee, said Line of Credit being recorded in Instrument Number 20030207000077860 (Mortgage) and Amendment to Mortgage being recorded in Instrument Number 2005/027000558140 , in the Office of the Judge of Probate of Shelby County, Alabama, and conveyed the following described property:

A parcel of land situated in the NE 1/4 of the SE 1/4 of Section 5, Township 20 South, Range 1 West, more particularly described as follows:

Beginning at a point where the west boundary of said NE 1/4 of the SE 1/4 intersects the Northern boundary of the Chelsea Simmsville Public Road, which said point is marked by an iron stob; thence run Northerly along the West boundary of said 1/4 - 1/4 section a distance of 300 feet; thence turn right and run Easterly a distance of 190 feet; thence turn right and run Southerly parallel with the West line of said 1/4 - 1/4 section a distance of

306 feet; more or less, to the Northern boundary of said Chelsea-Simmsville public road; thence Westerly along the Northern boundary of said Chelsea-Simmsville Public Road to the point of beginning; being situated in Shelby County, Alabama.

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 Federal Bank recorded in Instrument Number** and 20051027000558130 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.

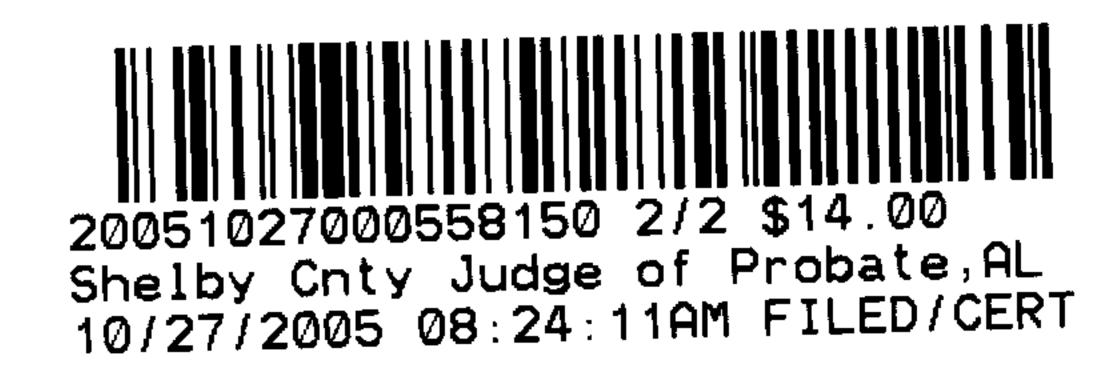
MORTGAGOR:

Freddie Ferguson

FIRST NATIONAL BANK OF SHELBY COUNTY

as its: Vice President

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STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that W. J. Ferguson and Freddie Ferguson, 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 21st day of October, 2005.

Notary Public

My Commission Expires: 9/12/07

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Judy Davis, whose name as Vice President of 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, she in her capacity as Vice President 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 21st day of October, 2005.

Notary Public

My Commission Expires: 12-19-07

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