

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between CHRISTOPHER W. WHITE and JILL J. WHITE and FIRST AMERICAN BANK on the 13TH day of MAY, 2005 and recorded in INSTRUMENT 20050602000267190 in the Probate Office of SHELBY County, Alabama. FIRST AMERICAN BANK does declare the lien of its mortgage recorded in INSTRUMENT 20050602000267190 in the Probate Office of SHELBY County, Alabama to be second and subordinate to the lien of the mortgage given by CHRISTOPHER W. WHITE and JILL J. WHITE and to First American Bank formerly know as the National Bank of Commerce of Birmingham in the amount of ONE HUNDRED AND NINTY ONE THOUSAND DOLLARS AND NO/100 (\$191,000.00) executed on the 22ND day of SEPTEMBER, 2004, and recorded in the Probate Office of SHELBY County, Alabama.

Both mortgages are encumbering certain real property described as:

LOT 2A, ACCORDING TO THE SURVEY OF RESURVEY OF LOT 2 TRIPLE M FARM, AS RECORDED IN MAP BOOK 33, PAGE 6, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 12TH day of **DECEMBER**, 2005.

FIRST AMERICAN BANK

By:

EVEN D. FLEMING

Its:

SEMICH AP

STATE OF ALABAMA COUNTY OF Jefferson

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that Steven D. Fierring whose name as Senior VP 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, in his capacity as such officer executed the same for and as the act of said corporation.

Given under my hand this the 13th of Oecember, 2005.

My Commission Expires 07.24.07

Notary Public

Jakan Garan