20051216000651470 1/1 $11.00
Shelby Cnty Judge of Probate,AL
12/16/2005 02:21:29PM FILED/CERT

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: STEVEN D. FLEMING
Its: ~~SENIOR~~ VP

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. Fleming 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 December, 2005.

My Commission Expires 07.24.07

Jessica Marie Harrett
Notary Public

John Coates