

SUBORDINATION AGREEMENT

Pursuant to the terms of the mortgage entered into by and between Anthony S. Mills and Rebecca J. Mills to First American Bank, formerly known as National Bank of Commerce of Birmingham on June 13, 2005 and recorded in Instrument #20050705000332960 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 13, 2005 and recorded in Instrument #20050705000332960 in the Probate Office of Shelby County, Alabama and in the amount of Eighteen Thousand Dollars and no/100---- (\$18,000.00) to be second and subordinate to the lien of mortgage given by First American Mortgage in the amount of One Hundred Forty-Three Thousand Dollars and no/100— -- (\$143,000.00) executed on February 7, 2006 and recorded in the Probate Office of Shelby County, Alabama.

Both mortgages are encumbering certain real property described as:

THE LEGAL DESCRIPTION OF SAID REAL ESTATE IS ATTACHED HERETO AS EXHIBIT "A" AND MADE A PART HEREOF BY REFERENCE.

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

7th day of February, 2006.

Anthony S. Mills

Anthony S. Mills

Rebecca J. Mills

Rebecca J. Mills

FIRST AMERICAN BANK

BY: [Signature]

Its: Vice President

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Anthony S. Mills and Rebecca J. Mills 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 7th day of February, 2006.

Shay L. Traywick
Notary Public

AFFIX SEAL

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Feb 21, 2008
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My Commission Expires: _____

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned, a Notary Public, in and for said county in said state hereby certify that Bette A. Royal whose name as VP of First American Bank, formerly known as 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 official seal of office this the 7th day of February, 2006.

Shay L. Traywick
Notary Public

AFFIX SEAL

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MY COMMISSION EXPIRES: Feb 21, 2008
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