

**SUBORDINATION AGREEMENT**

THIS AGREEMENT made this date by AMSOUTH BANK (herein called AmSouth), in favor of ALAMERICA BANK (herein called Alamerica).

Whereas, AmSouth is the owner and holder of that certain mortgage (the "AmSouth Mortgage") executed by Shahrokh Eslami and Mariann Eslami ("Borrowers") recorded in **Instrument No. 20030425000254110**, amended in **Instrument No. 20030806000511750**, and further amended in **Instrument No. 2001216000809100**, in the Probate Office of Shelby County, Alabama, which said mortgage encumbers the property described as:

Lot 22, according to the map or survey of Riverchase County Club, First Addition, as recorded in Map Book 7, Page 115, in the Probate Office of Shelby County, Alabama.

Whereas, Alamerica, on June 2, 2004, made a loan secured by a mortgage executed by Borrowers, in the amount of \$95,000 secured by a mortgage on the above-described property, recorded as **Instrument #20040607000306050** in the Probate Office of Shelby County, Alabama, which mortgage secures a note in the face amount of \$96,807 (the "Alamerica Mortgage").

NOW, THEREFORE, in consideration of the payment by Alamerica to AmSouth of \$20,000, to and for the benefit of Borrowers, for payment against the AmSouth Mortgage, One Dollar and other good and valuable considerations, the parties hereto agree as follows:

AmSouth consents and agrees that the AmSouth Mortgage is subject and subordinate in all respects to the Alamerica Mortgage.

The consideration paid by Alamerica for this subordination agreement shall be secured by the Alamerica Mortgage and its priority prior to this subordination.

Dated this 13<sup>th</sup> day of February, 2007.

AMSOUTH BANK

By: Angie Dellinger [SEAL]  
Name: Angie Dellinger  
Its: Vice President

STATE OF ALABAMA       )  
                                  :  
COUNTY OF JEFFERSON   )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Angie Dellinger, as Vice President of AmSouth Bank, 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 as said officer of said banking institution on the day the same bears date. Given under my hand and official seal this 13 day of February, 2007.

[Signature]  
Notary Public

My Commission Expires: MY COMMISSION EXPIRES FEBRUARY 9, 2009