

STATE OF ALABAMA

COUNTY OF Shelby

SUBORDINATION AGREEMENT

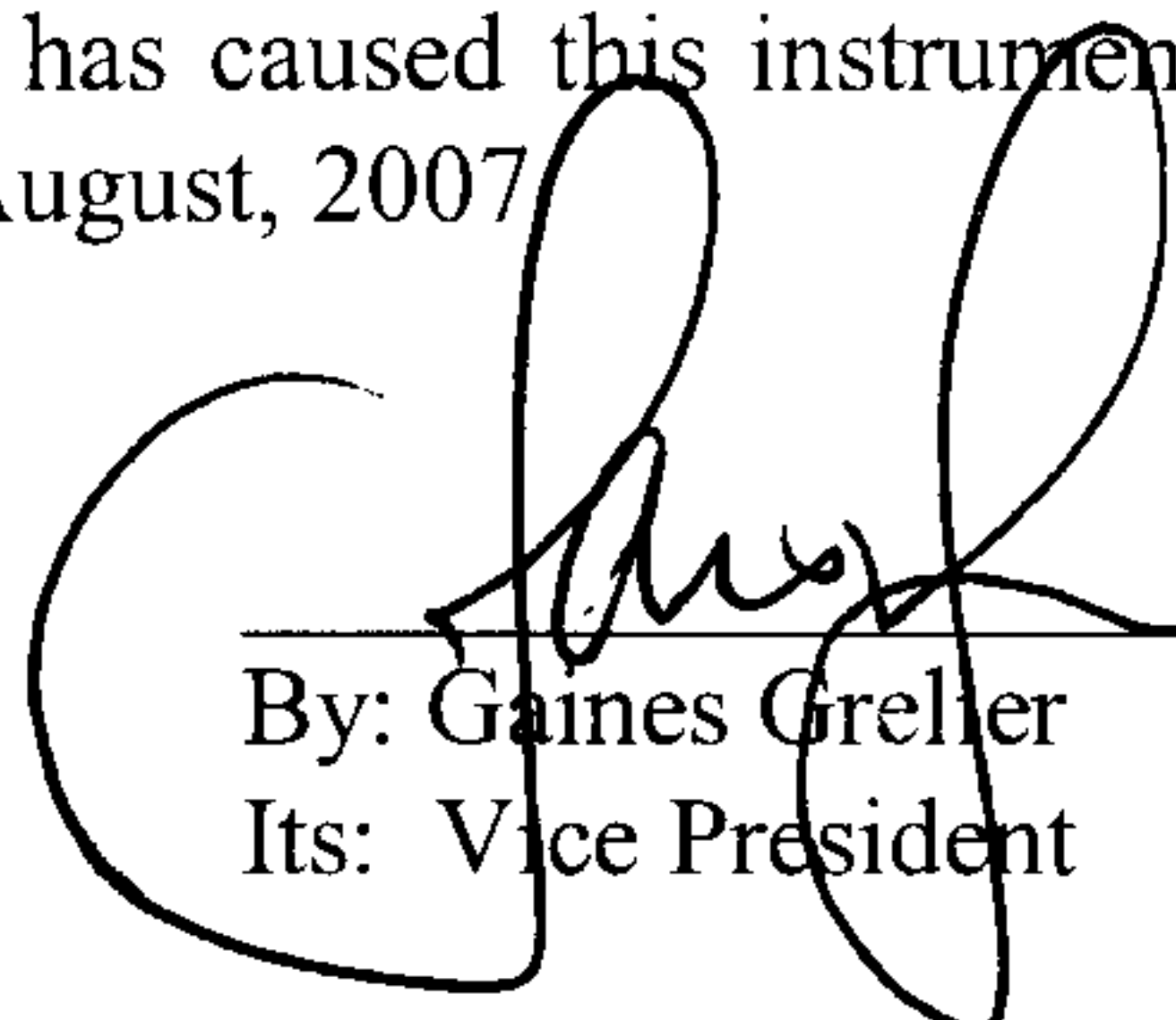
KNOW ALL MEN BY THESE PRESENTS that First American Bank, an Alabama banking corporation as present legal holder and owner of that certain mortgage executed by Joseph C Ross and spouse, Erskine A Ross, dated September 9, 2004, in the amount of \$75,000.00, and recorded October 1, 2004, in Document #20041001000542980 and amended on March 17th 2006, in the amount of \$100,000.00, and recorded December 14, 2006 in Document 20061214000608420 in the Office of the Judge of Probate of Shelby County, Alabama, and concerning the real property lying within and being within in Shelby County, Alabama, described as follows, to wit:

Lot 43, according to the Survey of Third Addition to Riverchase West, as recorded in Map Book 7, page 139, in the Probate Office of Shelby County, Alabama.

For and in consideration of the sum of Ten and 00/100 Dollars (\$10.00), and other valuable consideration in hand paid, the receipt of which is hereby acknowledged, has and by these presents does hereby waive the priority of the lien of said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage from Joseph C Ross and Erskine A Ross, as Mortgagor, in favor of Homecomings Financial LLC, as Mortgagee, in the amount of \$112,000.00, dated August 29, 2007, and recorded 9/18/2007, in Document # 20070918000436330, in the Office of Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, Gaines Grelier, whose name is signed as Vice President First American Bank, as holder of said mortgage, has caused this instrument to be executed and who is thereunto duly authorized, on this the 29th day of August, 2007

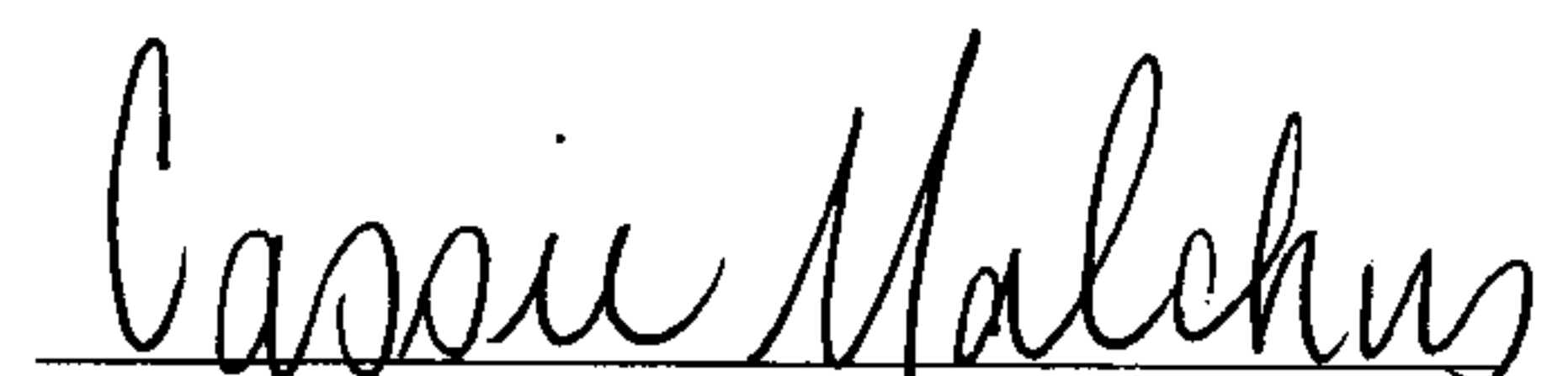

By: Gaines Grelier
Its: Vice President

STATE OF Alabama

COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said county and state, hereby certify that Gaines Grelier whose name is signed as Vice President of First American Bank to the foregoing conveyance, and who is known to me, acknowledged before me on this date that, being informed of the contents of this conveyance, he executed the same voluntarily as and for the act of said corporation on the day the same bears date.

THIS the 29th day of August, 2007


Notary Public
Commission Expires: 11 / 1 / 09

THIS INSTRUMENT PREPARED BY: Faye Spivey