

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 Michael Scott Moseley, a single man, dated April 21, 2006, and recorded April 27, 2006, in #20060427000198330 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 4-7, according to the map and survey of Chelsea Park, 4th Sector, as recorded in Map Book 34, Page 147 A & B, in the Office of the Judge of Probate 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, First American Bank, 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:

IN WITNESS WHEREOF, Brant Langford, whose name is signed as Branch Manager of First American Bank, as holder of said mortgage, has caused this instrument to be executed and who is thereunto duly authorized, on this the 23rd day of August, 2007

By: Brant Langford
Its: Branch Manager

STATE OF Alabama

COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said county and state, hereby certify that Brant Langford, whose name is signed as Branch Manger 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 23rd day of August, 2007

Notary Public

Commission Expires: