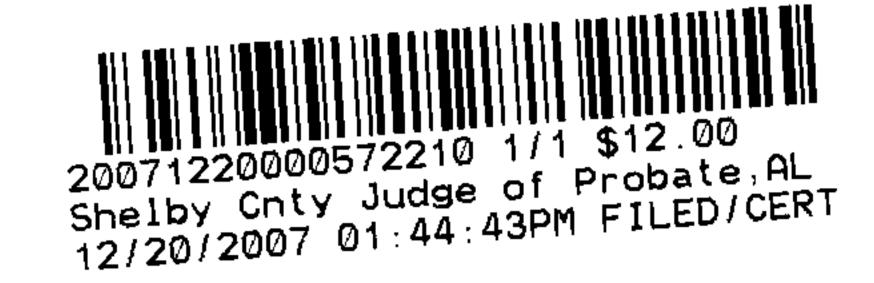
STATE OF ALABAMA



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 Robert H Drum and spouse Millie Kay Drum, dated July 18, 2005, and recorded August 12, 2005, in Document #20050812000416310 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 10, according to the Survey of Heatherwood 4th Sector 2nd Addition, as recorded in Map Book 12, Pages 79, 80 and 81, 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, 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:

That certain Mortgage from Robert H Drum and Millie Kay Drum, as Mortgagor, in favor of First American Bank, as Mortgagee, in the amount of \$416,000.00,dated December 11, 2007, and recorded **20071220 000572200**, in Mortgage Book______, page_____, in the Office of Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, Debra B Parrott, whose name is signed as Vice President 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 11th day/of December, 2007

By: Debra B Parrott Its: Vice President

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said county and state, hereby certify that Debra B Parrott, 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 11th day of December, 2007

Notary Public

Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: May 28, 2011 BONDED THRU NOTARY PUBLIC UNDERWRITERS

THIS INSTRUMENT PREPARED BY: Faye Spivey