

STATE OF ALABAMA

COUNTY OF SHELBY

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS that First American Bank, an Alabama banking corporation, NOW BY MERGER, RBC Bank (USA), an North Carolina Banking corporation (formerly known as RBC Centura Bank) as present legal holder and owner of that certain Future Advance Mortgage dated 2/15/2008 and executed by David S. Thomson and Cassie E. Malchus aka Cassie Malchus Thomson in the original principal amount of \$10,000.00 and recorded on 3/5/2008 in Instrument No. 2008030500089770 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 51, according to the Final Record Plat of Greystone Farms, Guilford Place Sector, Phase 3, as recorded in Map Book 24, page 27, 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 in so far as the following described mortgage is concerned, but not otherwise:

That certain Mortgage from David S. Thomson and Cassie M. Thomson (Cassie M. Thomson is one and the same person as Cassie E. Malchus, grantee in Warranty Deed recorded in Instrument No. 20060627000309040) as Mortgagor, in favor of RBC Bank, as Mortgagee, in the amount of \$ 156,000.00, dated 12/23/08 and recorded in Instrument No. 20090126000024680 in the Office of the Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, Wanda Best, whose name is signed as Vice President of First American Bank, an Alabama banking corporation, NOW BY MERGER, RBC Bank (USA), an North Carolina Banking corporation (formerly known as RBC Centura Bank) as holder of said mortgage, has caused this instrument to be executed and who is thereunto duly authorized, on this the 22 day of December, 2008.

Wanda Best
By:

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 Wanda Best whose name is signed as Vice President of First American Bank, an Alabama banking corporation, NOW BY MERGER, RBC Bank (USA), an North Carolina Banking corporation (formerly known as RBC Centura 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/she executed the same voluntarily as and for the act of said corporation on the day the same bears date.

THIS the 22 day of December, 2008.

Emil L. Mitchell
Notary Public
My commission expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Jun 4, 2012
BONDED THROUGH NOTARY PUBLIC INSURANCE

THIS INSTRUMENT PREPARED BY:

Stuart Y. Johnson
Stuart Y. Johnson, LLC
6 Office Park Cir., Ste. 206A
Birmingham, AL 35223