

STATE OF ALABAMA
SHELBY COUNTY

Loan #61003850

MORTGAGE SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is dated May 13, 2009 by and between Aliant Bank, a corporation, ("Subordinating Lender") and Mortgage America, Inc., with a place of business at 1800 International Park Dr Suite 100, Birmingham, Al 35243 ("Lender").

WHEREAS, F William Keith, Jr. and Bobbie J Keith (a/k/a Bobbie Y Keith), husband and wife ("Borrower/s") executed and delivered to Subordinating Lender a mortgage in the sum of One Hundred Seventeen thousand Nine Hundred dollars and no/100 (\$ 117,900.00) dated April 13, 2007, and recorded April 25, 2007 under instrument #20070425000190290 in the Office of the Judge of Probate of Shelby County, Alabama, which mortgage is a lien on the following described property:

Lot 11, according to the Survey of The Meadow at Tara, as recorded in Map Book 20 Page 46 in the Probate Office of Shelby County, Alabama.

WHEREAS, the Borrower executed and delivered to Lender a mortgage in the sum of Three Hundred Seventy-five thousand dollars and no/100 (\$375,000.00), which mortgage is a lien on the same above-referenced property in the records of Shelby County:

WHEREAS, Lender has required that as a condition of its loan to Borrower that the lien of the mortgage executed by Borrower to the Subordinating Lender be subordinated to the lien of the mortgage executed by Borrower to Lender, to which Subordinating Lender has agreed under the conditions provided herein.


NOW THEREFORE, intending to be legally bound hereby, the undersigned agrees as follows:

1. That the lien of mortgage executed by the Borrower to Subordinating Lender shall be subordinated to the lien of the mortgage executed by the Borrower to Lender provided that the lien of the mortgage to Subordinating Lender shall be subordinated to the lien of the mortgage to Lender only to the extent that the lien of the mortgage to Lender is, as a result of this Subordination Agreement, a validly perfect first lien security interest in the above-described property.
2. That the mortgage executed by the Borrower to Subordinating Lender is and shall be subordinated both in lien and in payment to the mortgage executed by the Borrower to Lender to the extent that the mortgage to Lender is, as a result of this Subordination Agreement, a validly perfect first lien security interest in the above-described property.
3. That to the extent that the mortgage of Lender is, as a result of this Subordination Agreement, a validly perfect first lien security interest in the above-described property, the lien of the mortgage executed by Borrower to Lender shall not be affected or

impaired by the judicial sale under a judgment recovered under the mortgage made by the said Borrower to Subordinating Lender, but any such sale shall be subject to the lien of the said mortgage executed by the Borrower to Lender as well as any judgment obtained upon the bond or note secured thereby.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals hereto as of the date first above written.

ALIAN BANK

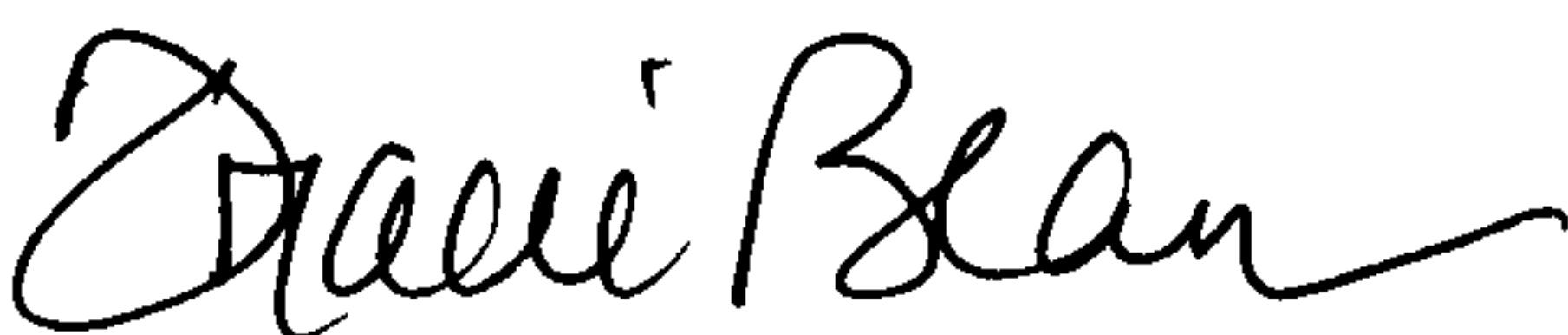

By: Cynthia T Joiner
Its: Vice President

NOTARY

STATE OF ALABAMA
Shelby COUNTY

I, the undersigned, a notary public in and for said state and county, hereby certify that Cynthia T Joiner, whose name as Vice President of Aliant Bank, is signed to the foregoing agreement, and who is known to me, acknowledged before me on this date that the statements and representations made therein are true, and being informed of the contents of the foregoing agreement, and in his capacity as aforesaid, he executed the same voluntarily on behalf of said company.

Dated this 13th day of May, 2009.


Notary Public
My Commission Expires: Aug 21, 2011
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
BONDED THRU NOTARY PUBLIC UNDERWRITERS