

SUBORDINATION AGREEMENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

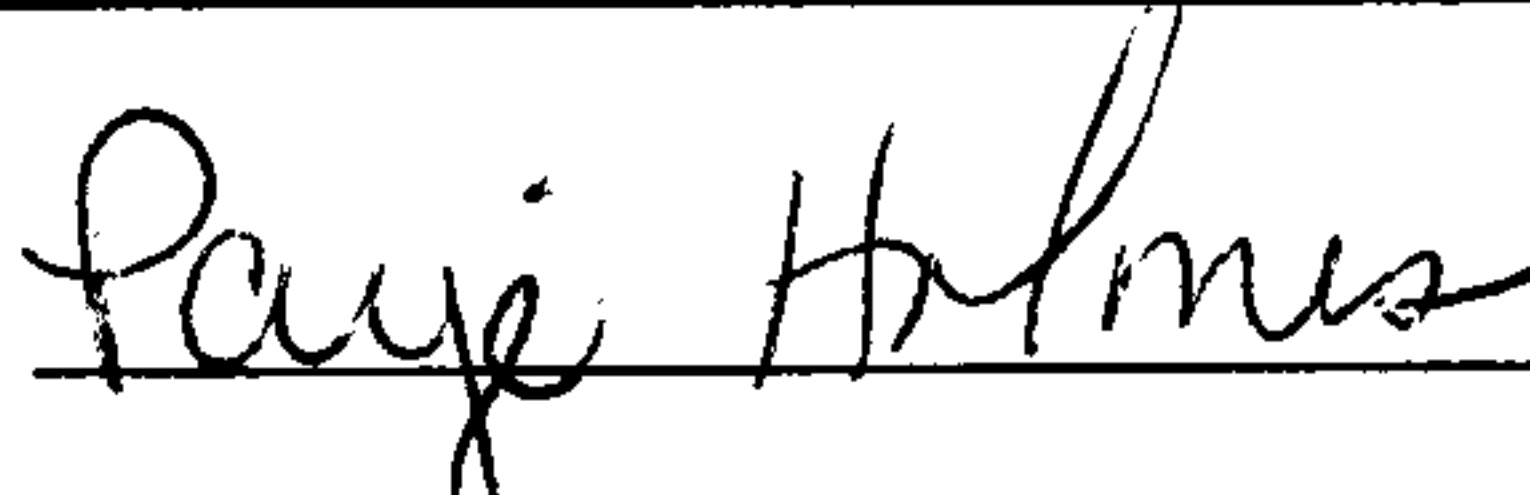
FIRST FEDERAL BANK is the owner and holder of that certain mortgage executed by DONALD J BRATCHER AND ANAMARIE B. BRATCHER said mortgage is recorded in 2001-51898 and subordination agreement recorded in 20030418000238870 in the Probate Office of Shelby County, Alabama.

FIRST FEDERAL BANK does hereby declare the lien of its said mortgage and the debt thereby secured to now be Second and Subordinate to the lien and claim of that certain mortgage dated July 27th, 2009 from ANAMARIE B BRATCHER to Aliant Bank which secures a debt in the amount of Two hundred eight thousand and no/100(\$208,000.00) and is recorded in 2009081000307400 in the Probate Office of Shelby County, Alabama.

Both mortgages encumber certain real property described as follows:

SEE ATTACHED EXHIBIT A

This Subordination Agreement has been caused to be executed and delivered on this 27th day of July, 2009.



FIRST FEDERAL BANK

By: Paige Holmes, Its CFO

STATE OF ALABAMA)
COUNTY OF TUSCALOOSA)

I, the undersigned, a Notary Public in and for said County in said State hereby certify that PAIGE Holmes whose name as CFO of First Federal Bank , is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she as such officer and with full authority, executed the same voluntarily as the act of CFO of First Federal Bank.

Given under my hand and official seal this 27th day of January, 2009.



Notary Public

Commission Expires: _____
{AFFIX SEAL}
My Commission Expires on 02-21-2011

Prepared By:
Brenda Fitts
Aliant Bank
1100 Corporate Parkway Suite 10
Birmingham, AL. 35242
(205) 408-2044



20090810000307410 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
08/10/2009 04:09:24 PM FILED/CERT

Exhibit A

Lot 8 according to the Amended Map of Mills Springs Estates, 1st Sector as recorded in Map Book 24, Page 116, Shelby County, Alabama Records.