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Mortgage Subordination Agreement

Account No. 4828

This Agreement is made this 22 day of December, 2010, by and between US Bank National Association ND ("Bank") and U.S. BANK N.A. ("Refinancer").

Bank is the mortgagee under a mortgage (the "Junior Mortgage") dated 20, June , 2008, granted by Steven P Faulk and Betty J Faulk, husband and wife ("Borrower"), and recorded in the office of the County Recorder, Shelby County, Alabama, on 15, July, 2008, as Book _____ Page _____ Document No. 20080715000285990, encumbering the real property described therein (collectively, the "Property"). Refinancer is the mortgagee under a mortgage (the "Senior Mortgage") dated Jan 13th, 2011, granted by the Borrower, and recorded in the same office on Jan 13th, 2011, as concurrently Here with, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Mortgage, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Mortgage on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Mortgage on the Property, to the full extent of all sums from time to time secured by the Senior Mortgage; provided, however, that the total indebtedness secured by the Senior Mortgage does not exceed \$279,602.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Mortgage, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record to the lien of Senior Mortgage.

Legal Description: See Attached Legal

Property Address: 3021 Brookhill Dr, Birmingham, AL 35242

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

US Bank National Association ND

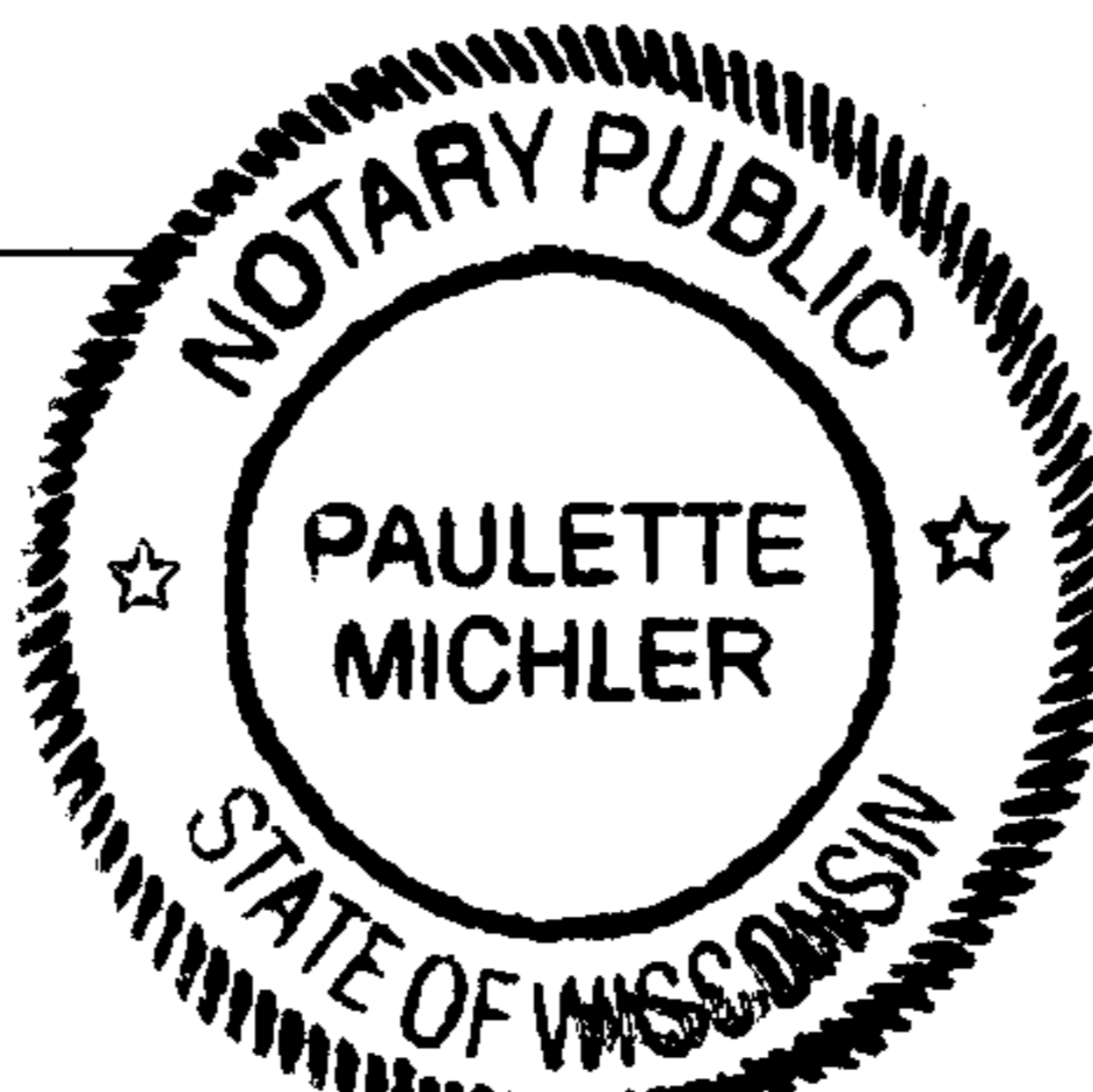
Ann K Gurno
By: Ann K Gurno
Title: Loan Operations Officer

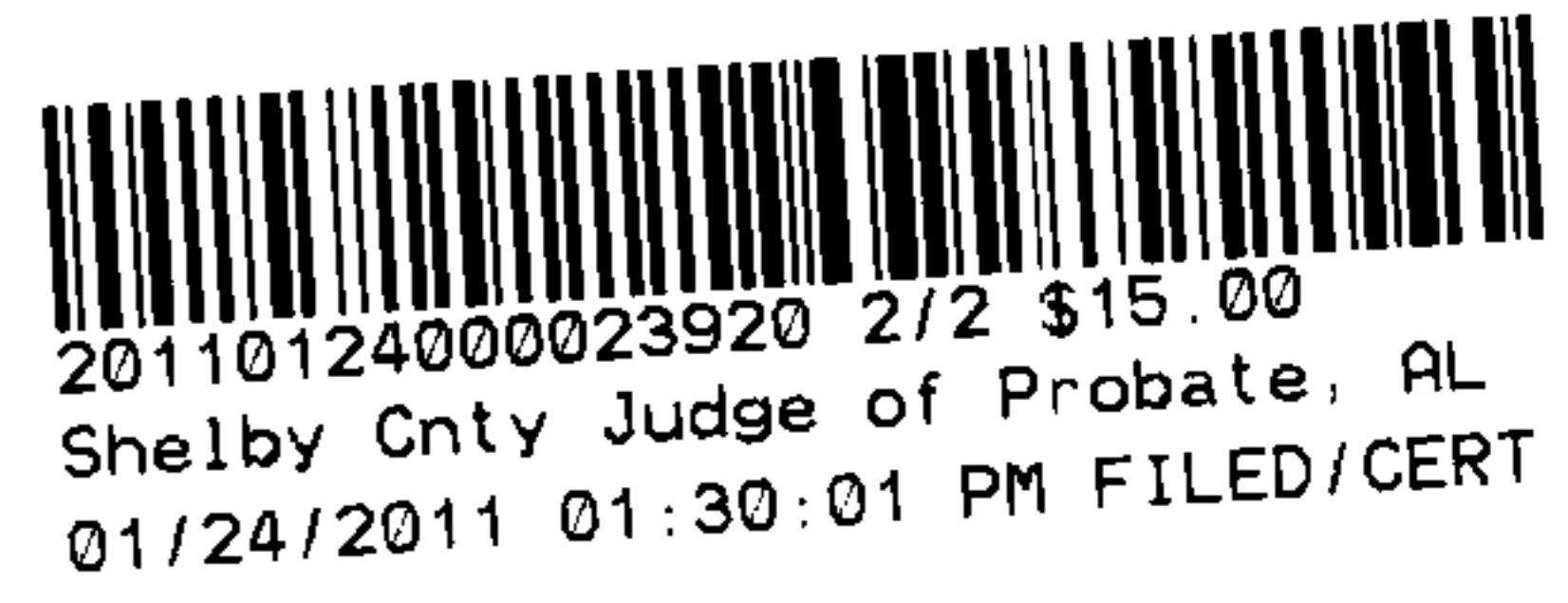
STATE OF Wisconsin)
COUNTY OF Winnebago)

The foregoing instrument was acknowledged before me this 22 day of December, 2010, by (name) Ann K Gurno, the (title) Loan Operations Officer, of US Bank National Association ND, a national banking association, on behalf of the association.

Paulette Michler
Paulette Michler, Notary Public
My Commission Expires: 3/13/2011

Chelsie Flink
Prepared by: Chelsie Flink





Order No.: **10208104**
Loan No.: 2300037191

Exhibit A

The following described property:

Situated in Shelby County, Alabama:

Lot 7, according to the Survey of Meadow Brook, 16th Sector, Phase I, as recorded in Map Book 9, Page 151, in the Office of the Judge of Probate of Shelby County.

Assessor's Parcel No: 101120001001144