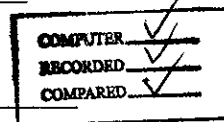


MICHELLE "MICKI" UTSLER, COUNTY RECORDER
MADISON IOWA

Prepared by Critelli & Hubbard, P.C. -- 4717 Grand Avenue, Des Moines, Iowa 50312

SUBORDINATION AGREEMENT



First American Bank

to

ABN AMRO MORTGAGE GROUP, INC., ISAOA

KNOW ALL MEN BY THESE PRESENTS: That First American Bank does hereby subordinate all of their right, title and interest to the following legally described property, located in Madison County, Iowa:

Parcel "A" Located in the Southeast Quarter (SE ¼) of the Southeast Quarter (SE ¼) of Section 32, Township Seventy-five (75) North, Range Twenty-seven (27) West of the 5th P.M. Madison County, Iowa

Created by a Mortgage executed by Dennis E. Norman and Kathryn A. Norman, husband and wife to First American Bank, Mortgage in the amount of \$9,900.00, filed February 11, 2004, in Book 2004, Page 623, filed in the office of the Madison County Recorder to the interest of ABN AMRO MORTGAGE GROUP, INC., ISAOA with regards to the above legally-described property which was created by that certain Mortgage executed by Judy Broxmeyer in favor of ABN AMRO MORTGAGE GROUP, INC., ISAOA; mortgage dated Feb 16, 2005; filed on Feb 23, 2005 in Book 2005; Page 768.

This Subordination Agreement relates only to the documents or instruments referred to herein and shall have no effect whatsoever as to the priority of any other liens or interest in the above legally-described real property.

First American Bank

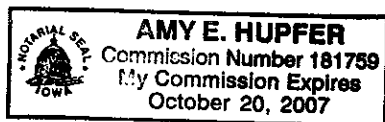
BY: Jon T. Ollendick
OFFICER: Jon T. Ollendick

STATE OF Iowa, COUNTY OF Polk ss:

On this Feb. 16, 2005, before me, the undersigned, a Notary Public in and for the said State, personally appeared Jon T. Ollendick, to me personally known, who being by me duly sworn, did say that he is the Executive Vice President, of the corporation executing the within and foregoing instrument, that First American Bank Corporation; that the instrument was signed on behalf of the corporation by authority of its Board of Directors; and that Jon T. Ollendick as officer acknowledged the execution of the foregoing instrument to be the voluntary act and deed of the corporation, by it and by them voluntarily executed.

Amy E. Hupfer
Notary Public in and for said State.

MPI (Norman)



✓ ABN Amro Mtg Group
PO Box 5064
Troy MI 48084