P.01/01

STATE OF ALABAMA JEFFERSON COUNTY

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this the 18th day of July, 2002, by Compass Bank and in favor of ABN AMRO Mortgage Group, Inc.

Whereas Compass Bank is the holder of that mortgage from Robert Lake and Rebecca Lake in the amount of \$32,200.00 dated October 11, 2001 in Instrument 2001-46546 in the Office of the Judge of Probate of Shelby County, Alabama on the following described property:

Lot 858, according to the Survey of Eagle Point, 8th Sector, Phase 1, as recorded in Map Book 24, Page 127 A&B, in the Probate Office of Shelby County, Alabama

Whereas, Compass Bank is desirous of making the above described mortgage a second and subordinate mortgage to that mortgage to ABN AMRO Mortgage Group, Inc. In the amount of \$292,000.00 from Robert Lake and Rebecca Lake dated 7/15/02 filed in Instrument in the Office of the Judge of Probate of Shelby County, Alabama. 20020729000349200

Therefore in consideration of One Hundred Dollars (\$100.00), the receipt of which is hereby acknowledged. Compass Bank does hereby subordinate the above described mortgage to that mortgage executed by Robert Lake and Rebecca Lake to ABN AMRO Mortgage Group, Inc. as herein described. Compass Bank agrees that the purpose of this instrument is for ABN AMRO Mortgage Group, Inc. to become a first mortgage holder and that their existing mortgage will then become a second mortgage.

Compass Bank

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STATE OF ALABAMA
COUNTY OF JEFFERSON

Given under my hand and seal this 18 day of July, 2002.

Notary Public