

SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this 16th day of August, 2002 by Regions Bank (hereinafter referred to as the "Mortgagee").

"WITNESSETH"

WHEREAS, Mortgagee is the owner and holder of that certain Mortgage from David A. Harris and wife, Brenda J. Harris to Regions Bank (with a Maximum line of \$33,000.00 available to draw) recorded in Instrument No. 2001-51359 in the Probate Office of Shelby County, Alabama more particularly described as follows:

Lot 22, according to the Survey of Woodland, as recorded in Map Book 16, Page 82, in the Probate Office of Shelby County, Alabama.

AND WHEREAS, ABN AMRO Mortgage Group, Inc. is making a mortgage loan to David A. Harris and wife, Brenda J. Harris (to refinance the original first mortgage loan to Southern Capital Resources, Inc. recorded in Instrument No. 2001-46707 and transferred and assigned to Flagstar Bank, FSB, in Instrument No. 2001-046708 in the Probate Office of Shelby County, Alabama) in the amount of \$160,000.00 said loan secured by a mortgage which encumbers the above described property.

WHEREAS, ABN AMRO Mortgage Group, Inc., as a condition for making a new mortgage loan, requires Mortgagee to subordinate the lien of its mortgage to the lien of the new ABN AMRO Mortgage Group, Inc. and Mortgagee has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of the mutual advantages and benefits accruing to the parties hereto, and in further consideration of the sum of TEN DOLLARS in hand paid by ABN AMRO Mortgage Group, Inc. to mortgagee, the receipt and sufficiency of which is hereby acknowledged, Mortgagee does hereby covenant, consent and agree to and with ABN AMRO Mortgage Group, Inc., that the lien of Regions Bank, shall be and the same is hereby made subordinate, inferior, and subject in every respect to the lien of ABN AMRO Mortgage Group, Inc. which was granted by David A. Harris and wife, Brenda J. Harris, to refinance the original first mortgage recorded in Instrument No. 2001-46707 and transferred and assigned to Flagstar Bank, FSB, as recorded in Instrument No. 2001-046708 in the Probate Office of Shelby County, Alabama, which encumbers the above described property; provided, however, that this subordination is limited to the amount of \$160,000.00.

IN WITNESS WHEREOF, this agreement is executed the day and year first above written.

Signed, sealed and delivered
in the presence of:

Angela Jackson

REGIONS BANK

BY:

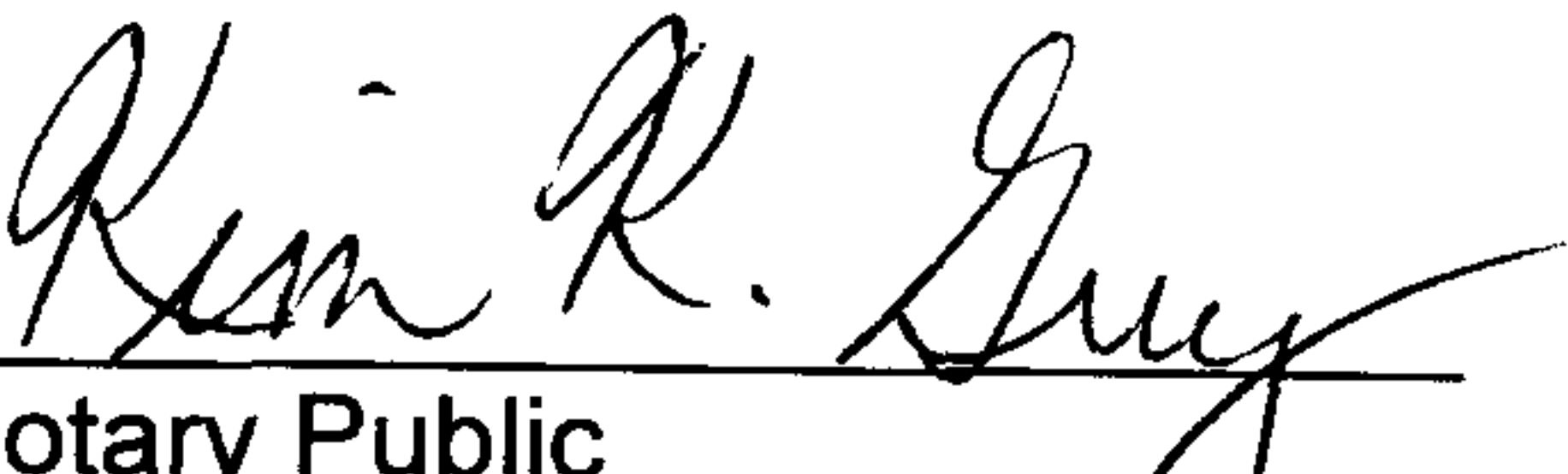
Charles R. Herndon
Charles R. Herndon
Senior Vice President

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said state, hereby certify that Charles R. Herndon as Senior Vice President, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he as such officer and with full authority, executed the same voluntarily.

Given under my hand and official seal this 16th day of August, 2002.



Notary Public
Commission Expires MY COMMISSION EXPIRES MAY 27, 2003

