

STATE OF ALABAMA  
Jefferson COUNTY

SUBORDINATION AGREEMENT

Paul Tombrello is the owner and holder of that certain mortgage executed by  
SouthTrust Bank dated  
November 30, 2000 and recorded in Inst #2000/43207 in the Probate Office  
of Jefferson County, Alabama.

In the amount of \$23,892  
SouthTrust 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 September 16th, 2002 from Paul  
Tombrello to Washington Mutual Bank which  
secures a debt in the amount of \$ 120,000.00 and is recorded in Inst.  
#                      in the Probate Office of Shelby County, Alabama.

Both mortgages pertain to certain real property described as follows:

Lot 139, according to the Survey of Autumn Ridge,  
2nd Sector, as recorded in Map Book 14, page 16  
Probate Office of Shelby County

This Subordination Agreement has been caused to be executed and delivered on this 9  
day of September, 2002.

BY: Stephen A. Pierce  
ITS Asst. Vice Pres.

STATE OF ALABAMA  
Jefferson COUNTY

I, the undersigned, a Notary Public in and for said County in said State hereby certify that  
Stephen A. Pierce whose name as AVP of  
SouthTrust 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                                     .

Given under my hand and official seal this 9 day of September, 2002.

MUST AFFIX SEAL

PREPARED BY:

Linda F. Myers  
Notary Public  
Print Name: Linda F. Myers  
Commission Expires:                       
MY COMMISSION EXPIRES MAY 30, 2005.