

STATE OF ALABAMA
COUNTY OF JEFFERSON

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this the 4th day of June, 2003, by SOUTHTRUST BANK and in favor of ABN AMRO MORTGAGE GROUP, INC.

Whereas SOUTHTRUST BANK is the holder of that mortgage from THOMAS H. COFFEY and wife, JANET E. COFFEY in the amount of \$20,000.00 dated March 4, 1996 and filed in Instrument 1996-27230 in the Office of the Judge of Probate of Shelby County, Alabama on the following described property:

Lot 8, according to the Survey of Cahaba Oaks, as recorded in Map Book 18, Page 141 in the Probate Office of Shelby County, Alabama.

Whereas, SOUTHTRUST BANK is desirous of making the above described mortgage a second and subordinate mortgage to that mortgage to ABN AMRO MORTGAGE GROUP, INC. from THOMAS H. COFFEY and JANET E. COFFEY in the amount of \$116,000.00 dated 6-3-03 filed in Instrument 20030611000364570 in the Office of the Judge of Probate of Shelby County, Alabama.

Therefore in consideration of Ten Dollars (\$10.00), the receipt of which is hereby acknowledged, SOUTHTRUST BANK does hereby subordinate the above described mortgage to that mortgage executed by THOMAS H. COFFEY and JANET E. COFFEY to ABN AMRO MORTGAGE GROUP, INC. as herein described. SOUTHTRUST 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.



SOUTHTRUST BANK

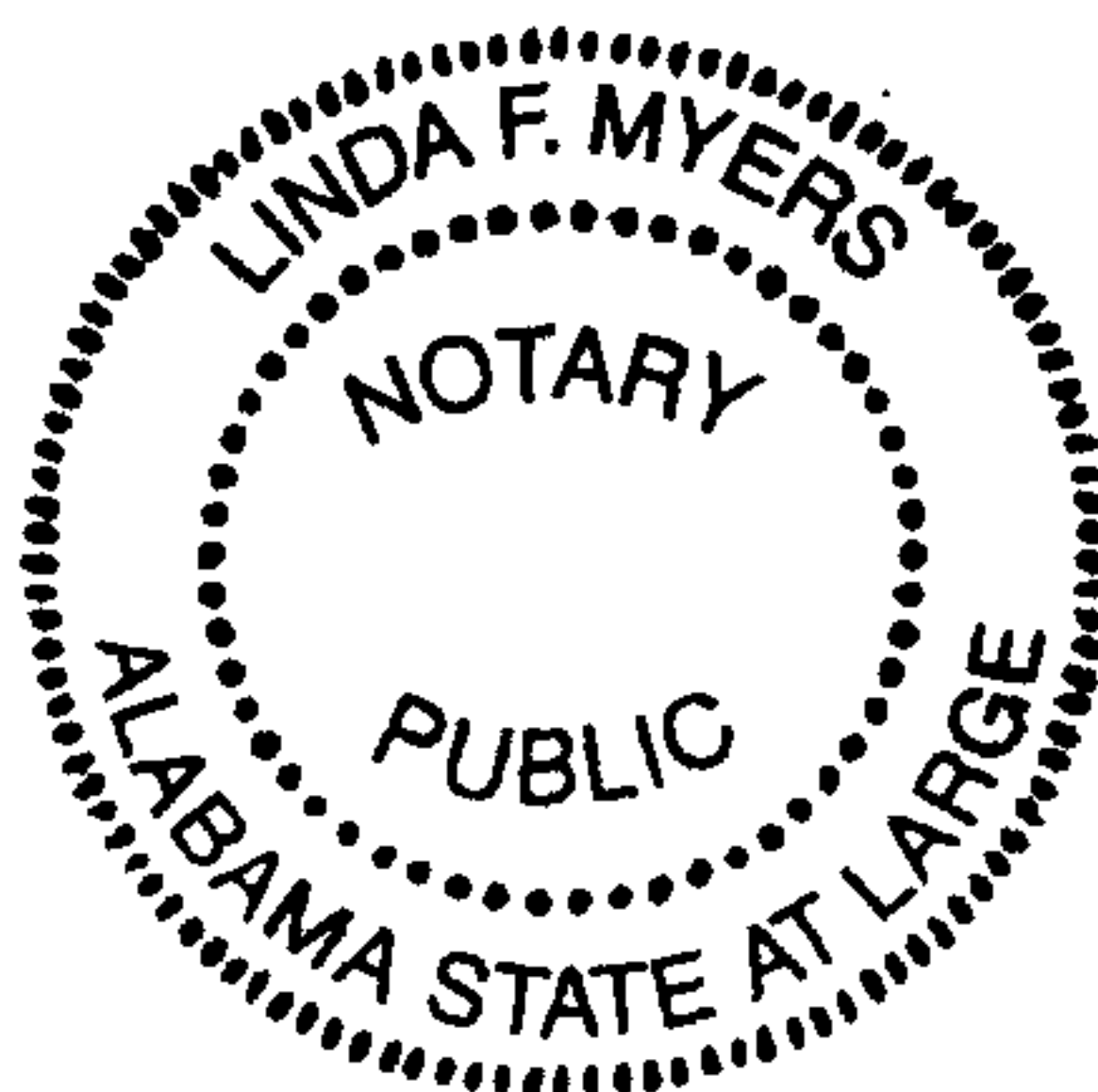
Stephen A. Pierce

Its Assistant Vice President

STATE OF ALABAMA
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I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen A. Pierce, whose name as Assistant Vice President of Southtrust Bank 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 of Southtrust Bank, executed the same voluntarily on the same bears date.

Given under my hand and seal 4th day of June, 2003.



Linda F. Myers
Notary Public

MY COMMISSION EXPIRES MAY 30, 2005