SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS THAT:

COMPASS BANK, as present legal holder and owner of that certain Mortgage between AMIRALI PANJWANI and QAMARJAHAN PANJWANI, a husband and wife, as Mortgagor(s) to COMPASS BANK, in the amount of FORTY TWO THOUSAND, NINE HUNDRED SEVENTY ONE DOLLARS (\$42,971.00), and dated JUNE 27, 2002, and recorded JULY 25, 2002, as Instrument 20020725000344990, and is described as follows:

EXHIBIT A

For a valuable consideration, the receipt of which is hereby acknowledged, has and by these presents does **WAIVE THE PRIORITY OF THE LIEN** of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated on or about AUGUST 20, 2003, by AMIRALI PANJWANI an unmarried person, as Mortgagor(s) to STATE FARM BANK, F.S.B., **ITS SUCCESSORS AND/OR ASSIGNS**, as Mortgagee, securing payment of a note in an amount not to exceed TWO HUNDRED FORTY FIVE THOUSAND, FIVE HUNDRED DOLLARS (\$245,500.00). The undersigned COMPASS BANK, hereby consenting that the lien of the mortgage first above described be taken second and inferior to mortgage last above described.

WITNESS my hand and seal this	11	day of	August, 200)3
		COMPASS	BANK S	
		NAME:	2/10	
ATTEST: Hacur R. Namuel			es Shar	£
NAME:		NAMÉ:		
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STATE OF AlcSame COUNTY OF JETTERSON				
	ged befor کے مم	e me this _(A _V P	_day of <u>م</u>	
ofCOMPASS BANK,C	ornoratio	n on hoholf (of the Corneration	>
a C	orporatio	n, on benand	of the Corporation.	
		NOTARY	JBLIC .	
MY COMMISSION EXPIRES:				

This document has been prepared by: Andra Glass, State Farm Home Loans

subagree.doc

7500 West Jefferson Boulevard, Fort Wayne, IN 46804 - Loan #5002895

MY COMMISSION EXPIRES MAY 6, 2007

EXHIBIT A

Lot 2726, according to the survey of Riverchase Country Club 27th Addition, as recorded in Map Book 11, page 56 A & B, in the Probate Office of Shelby County, Alabama.