

Subordination Agreement

Customer Name: Roberto Riosa
Customer Account: 529907049927658

THIS AGREEMENT is made and entered into on this 15 day of March 2004, by AmSouth Bank (hereinafter referred to as "AmSouth") in favor of Wells Fargo Home Mortgage, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

AmSouth loaned to Roberto Riosa (the "Borrower", whether one or more) the sum of \$100,000.00. Such loan is evidenced by a note dated 03-15-00, executed by Borrower in favor of AmSouth, which note is secured by a mortgage, deed of trust, security deed to secure debt, or other security agreement recorded 04/17/2000, in Record Book Inst# 200012681 at Page N/A, amended in Record Book N/A at Page N/A in the public records of Shelby County, Alabama (the "AmSouth Mortgage"). Borrower has requested that lender lend to it the sum of \$59,216.00, which loan will be evidenced by a promissory note in such amount dated , and executed by Borrower in favor of Lender (the "Note"). The Note will be secured by a mortgage of the same date as the Note (the "Mortgage"). Lender and Borrower have requested that AmSouth execute this instrument.

AGREEMENT

In consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, AmSouth agrees that the Mortgage shall be and remain at all times a lien or charge on the property covered by the Mortgage prior and superior to the lien or charge of AmSouth Bank to the extent the Mortgage secures the debt evidenced by the Note and any and all renewals and extensions thereof, or of any part thereof, and all interest payable on all of said debt and on any and all such renewals and extensions, and to the extent of advances made under the Note or the Mortgage necessary to preserve the rights or interest of Lender thereunder, but not to the extent of any other future advances.

IN WITNESS WHEREOF, AmSouth has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

Recording requested by: LSI
When recorded return to:
Custom Recording Solutions
2550 N. Redhill Ave. 675199
Santa Ana, CA. 92705
800-756-3524 ext. 5011

State of Alabama
Shelby County

AMSOUTH BANK

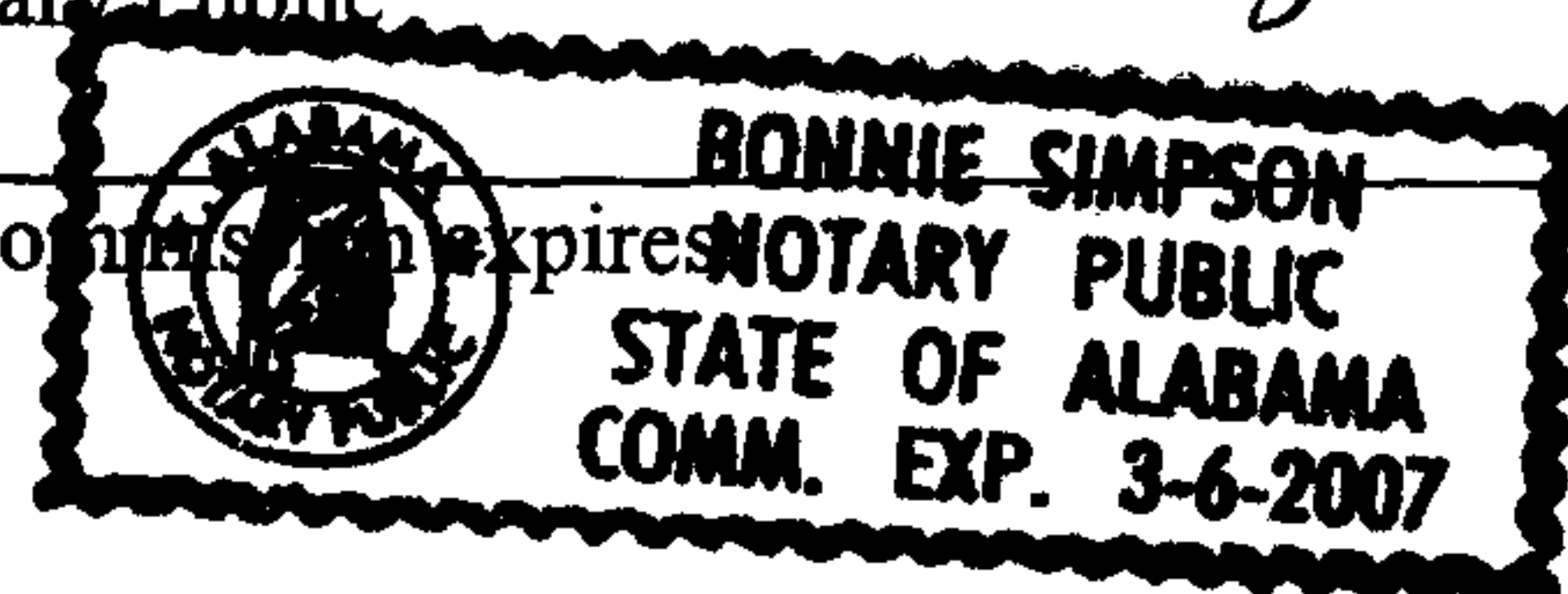
By: [Signature]
Its Vice President

APN. 117-350007 012-000

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 15 day of March 2004, within my jurisdiction, the within named [Signature] who acknowledged that he/she is [Signature] of AMSOUTH BANK, a banking corporation, and that for and on behalf of the said AmSouth Bank, and as its act and deed, he/she executed the above and foregoing instrument, after first having been duly authorized by AmSouth Bank so to do.

Notary Public

My commission expires



NOTARY MUST AFFIX SEAL

This Instrument Prepared by: Bonnie Simpson
AmSouth
P.O. Box 830721
Birmingham, AL 35283

Legal Description

Exhibit "A"

Loan Number :

Borrower : ROBERTO A RIOSA And JOAN S
RIOSA

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED
IN SHELBY COUNTY, ALABAMA TO-WIT:

LOT 12, ACCORDING TO THE SURVEY OF BEAVER CREEK PRESERVE, FIRST SECTOR, AS
RECORDED IN
MAP BOOK 24, PAGE 63, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING THE SAME PARCEL CONVEYED TO ROBERTO A. RIOSA AND JOAN S. RIOSA, FROM
HARBAR CONSTRUCTION COMPANY, INC., BY VIRTUE A DEED DATED JANUARY 08, 1999,
RECORDED JANUARY 13, 1999 , IN INSTRUMENT NO. 1999-01657, IN SHELBY COUNTY,
ALABAMA.

APN: 11-7-35-0-007-012-000