

SUBORDINATION AGREEMENT

This Agreement made this date by and between SouthTrust Bank (herein called First Party), and ABN AMRO Mortgage Group, Inc. (herein called Second Party).

Whereas, the First Party is the owner and holder of that certain mortgage recorded in Instr.20020509000220070 and executed by Kenneth L. Wright and Bridget V. Wright, in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 31, according to the Survey of 2nd Phase of Cambridge Pointe, 2nd Sector, as recorded in Map Book 18, page 24, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

Whereas, the Second Party will not make a mortgage loan on said property unless the First Party subordinates its mortgage to that mortgage of the Second Party.

Now therefore in consideration of One Dollar and other good and valuable consideration, the Parties hereto agree as follows:

The First Party, SouthTrust Bank, consents and agrees that the lien of its mortgage recorded in Instr. #20020509000220070, is and shall continue to be, subject and subordinate in lien to the lien of the mortgage in the amount of \$131,000.00 being made by the Second Party, which mortgage is recorded in Instr. # 20040503000230060 in the said Probate Office.

Done this 16 day of June, 2004.

SouthTrust Bank

BY: Stephen A. Pierce
Stephen A. Pierce



STATE OF ALABAMA
COUNTY OF JEFFERSON

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, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 16 day of June, 2004.

[Signature]
Notary Public

MY COMMISSION EXPIRES
JUNE 9, 2006.

