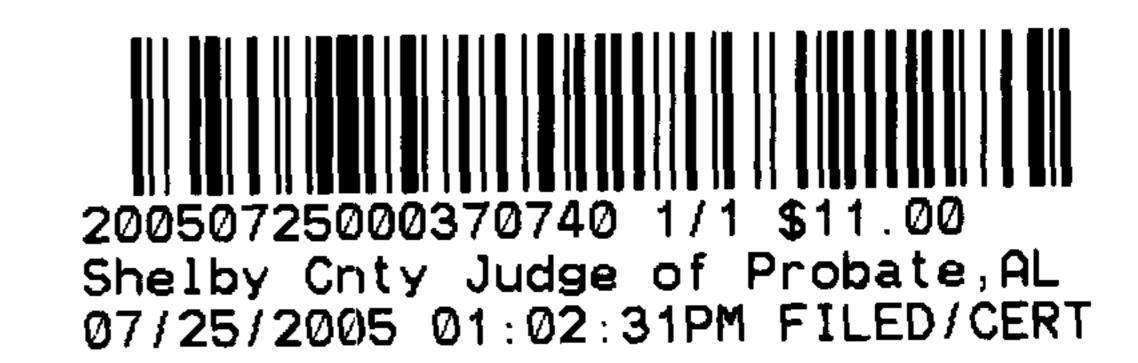
FROM

Prepared by/Return to Nations Title Agency 5214 Maryland Way Ste 208 Brentwood, TN. 37027 File 05TN 03400



SUBORDINATION AGREEMENT

WHEREAS, Ricky L. Turman, and Janet P. Turman, husband and wife, did execute and deliver to Bank of A	labama
a certain mortgage dated 1-27-2003 and recorded 2-6-2003 in Instrument No. 200302/5129 in the amount of \$79,000.0	0 in the
Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereinafter descri	bed and
whereas the undersigned Bank of Alabama, is desirous of subordinating said mortgage and making same third, subs	ervient.
subject and inserior to the lein of the mortgage to Countrywide Home Loans, Inc. recorded	2005 in
Book,Pagein the Office of the Judge of Probate of Shelby County, being in the amo	unt of
\$260,300.00 executed by the said Ricky L. Turman and Janet P. Turman on the property described	i as:

Lot 2437, according to the Survey of Riverchase Country Club 24th Addition, as recorded in Map Book 10, page 64, in the Probate Office of Shelby County, Alabama.

Source of Title: Deed Book 228, page 848.

And as a further inducement for the said Countrywide Home Loans, to make said mortgage.

Now, therefore, premises considered and the payment of \$1.00 to him in hand paid by said Countrywide Home Loans. Inc., the receipt whereof being hereby acknowledged, the undersigned Bank of Alabama does, by these presents, make, declare, and confirm that the said mortgage above specifically described and identified to be, and the same is third, subordinate, subservient, subject and inferior to the lien of the above mortgage to Countrywide Home Loans, Inc., in all things and in all respects without reservation.

IN Witness Whereof, the said Bank of Alabama has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

Bank of Alabama

Y:

Mike Moers, V. Pres. of Commercial Bankling

STATE OF ALABAMA COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Mike Moers, whose name as Vice President of Commerical Banking for Bank of Alabama is signed to the forgoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, Mike Moers, as such Vice President of Commerical Bank ing for Bank of Alabama and with full authority, executed the same voluntarily for and as the act of said association.

Given under my hand and scal of office, this the ______day of July, 2005

My commission Expires: 8-16-2206

Quanta of Varden

S. VARDINA STATE MINISTRALE MAINTAINS