

WHEN RECORDED MAIL TO;

BANK ONE, N.A.
Attn: Collateral Dept.
201 E. Main Street, 6th floor
Lexington, KY 40507
Loan Number: 426380010499

SUBORDINATION AGREEMENT

BY THESE PRESENTS, Bank One, N.A., formerly known as First USA Federal Savings Bank, a Federal Savings Association, as owner and holder of all the beneficial interest under that certain Mortgage executed by:

Mortgagee(s):	Pamela Jean Kimball
Mortgagor:	Bank One, N.A.
Amount:	10,000.00
Dated:	October 22, 1999
Recorded:	
Recording:	2000/00306

and affecting that certain real property described as:

See Exhibit "A" attached and made a part thereof.

for good and valuable consideration, the receipt of which is hereby acknowledged, hereby subordinates the lien of said Mortgage and every term, condition and provision of said Mortgage to the lien and every term, condition and provision of that Mortgage executed by:

Mortgagee(s):	Pamela Jean Kimball
Mortgagor:	Compass Bank
Dated:	9/7/2001
Recorded:	9/18/01
Recording Number:	2001-40391

Records of Shelby County, State of Alabama to secure the original principal amount not to exceed 113,000.00. It being the intention of the undersigned that by reason hereby, all of their right, title and interest arising under said first mentioned Mortgage shall be inferior subsequent and subordinate to such subsequent Mortgage.

Inst # 2001-40392

09/18/2001-40392
12:38 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
003 KSB 17.00

SUBORDINATION AGREEMENT
(Continued)

This subordination shall be binding upon and insure to the benefit of the heirs, executors, representatives, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, this presence has been executed this 27th day of August, 2001,
BANK ONE, N.A.

BY: _____

Gregory Thompson

It's: Corporate Officer

STATE OF ARIZONA

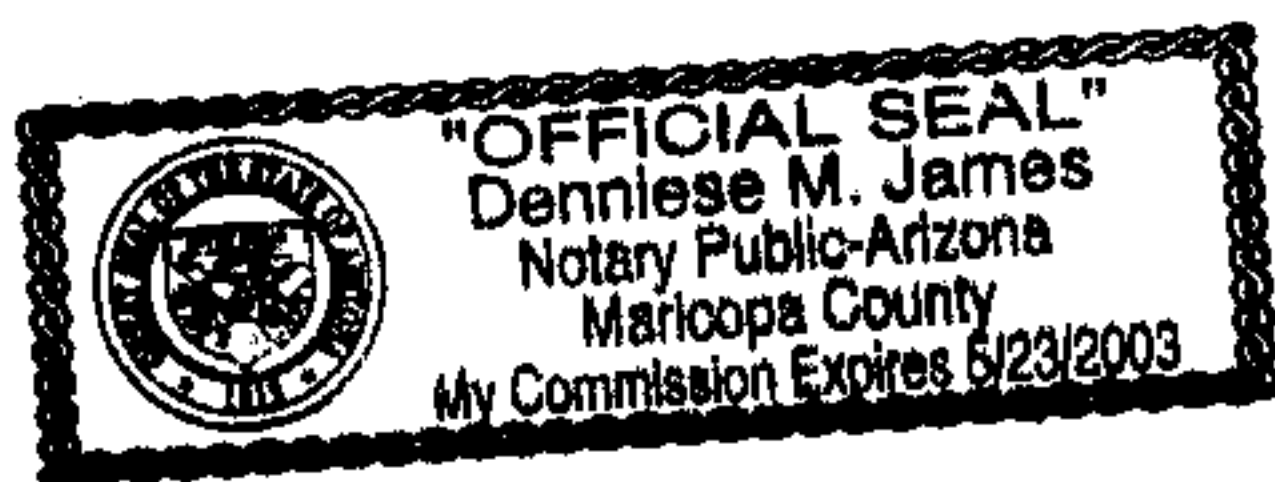
)

) ss.

COUNTY OF MARICOPA

)

I hereby certify that, on this 27th day of August, 2001, before the subscriber, a Notary Public of the aforesaid State, personally appeared Gregory Thompson, who acknowledged herself to be the representative of BANK ONE, NA, and that she executed the foregoing Subordination Agreement for the purposes therein contained by signing the name of BANK ONE, NA by herself as representative.



Denniese M. James
Notary Public

Prepared By: Michael Bunge

Bank One, N.A.
1515 W. 14th St. Bldg. "C"
Tempe, AZ 85281

EXHIBIT "A"

Parcel: I

Lot 31, according to the Survey of Yellowleaf Ridge Estates, as recorded in Map Book 18, Page 127 in the Probate Office of Shelby County, Alabama.

Parcel: II

Lot 32A, according to the Re-subdivision of Lot 32, Yellowleaf Ridge Estates, and acreage as recorded in map Book 21, Page 24, in the Office of the Judge Probate of Shelby County, Alabama.

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