

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this the 22nd day of April, 2002, by SOUTHTRUST BANK and in favor of ABN AMRO MORTGAGE GROUP, INC.

Whereas SOUTHTRUST BANK is the holder of that mortgage from LISA S. THOMPSON in the amount of \$86,000.00 dated March 6, 2000 filed in Instrument 2000-12484 in the Office of the Judge of Probate of Jefferson County, Alabama on the following described property:

Lot 845, according to the Survey of Brook Highland, 8th Sector, 2nd Phase, as recorded in Map Book 16, Page 96, in the Probate Office of Shelby County, Alabama.

Whereas, SOUTHTRUST BANK is desirous of making the above described mortgage a second and subordinate mortgage to that mortgage to ABN AMRO MORTGAGE GROUP, INC. from LISA T. YOUNG and STEVE YOUNG dated April 15, 2002 filed _____ in Instrument _____ in the Office of the Judge of Probate of Shelby County, Alabama. 200205020006660

Therefore in consideration of Ten Dollars (\$10.00), the receipt of which is hereby acknowledged, SOUTHTRUST BANK does hereby subordinate the above described mortgage to that mortgage executed by LISA T. YOUNG and STEVE YOUNG to ABN AMRO MORTGAGE GROUP, INC., as herein described. SOUTHTRUST BANK agrees that the purpose of this instrument is for ABN AMRO MORTGAGE GROUP, Inc to become a first mortgage holder and that their existing mortgage will then become a second mortgage.

SOUTHTRUST BANK

By: Stephen A. Pierce
Its Assistant Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Steve Pierce, whose name as Assistant Vice President of SouthTrust Bank is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance he as such officer and with full authority of SouthTrust Bank executed the same voluntarily on the same bears date.

Given under my hand and seal this 22nd day of April, 2002.

Linda F. Myer
Notary Public

MY COMMISSION EXPIRES MAY 30, 2005.