

STATE OF ALABAMA
Shelby COUNTY

SUBORDINATION AGREEMENT

Compass Bank is the owner and holder of that certain mortgage executed by
David D. Chaplin and Jane Chaplin dated
May 14, 2002 and recorded in Inst #200220626 in the Probate Office
of Shelby County, Alabama. 000301410

Compass Bank does hereby declare the lien of its said mortgage and the
debt thereby secured to now be Second and Subordinate to the lien and claim of that
certain mortgage dated September 11, 2002 from David D. Chaplin
and Jane Chaplin to Castle Mortgage which
secures a debt in the amount of \$ 258,500 and is recorded in Inst.
#20020918000448580 in the Probate Office of SHELBY County, Alabama.

Both mortgages pertain to certain real property described as follows:

Lot 22, Wildwood Park
Shelby County, Alabama

As recorded Inst #200220626 in the amount
of \$80,000 to Compass Bank.

This Subordination Agreement has been caused to be executed and delivered on this 5th
day of September, 2002.

BY: *Damian C. Gilbert*
ITS Assistant Vice President

STATE OF ALABAMA
Jefferson COUNTY

I, the undersigned, a Notary Public in and for said County in said State hereby certify that
Damian C. Gilbert whose name as Asst. Vice Pres of
Compass Bank, is signed to the foregoing Subordination
Agreement, and who is known to me, acknowledged before me on this day that, being
informed of the contents of this instrument, he/she as such officer and with full authority,
executed the same voluntarily as the act of _____.

Given under my hand and official seal this 4th day of Sept, 2002

MUST AFFIX SEAL

PREPARED BY:

Barbara McCarter
Notary Public
Print Name: BARBARA MCCARTER
Commission Expires: _____
MY COMMISSION EXPIRES APRIL 18, 2004