

STATE OF Missouri }
COUNTY OF St. Louis }

20021018000513030 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
10/18/2002 15:17:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

Now comes State Farm Finance Services, FSB, holders of that certain mortgage executed by Donna B. Williford, which is filed at Instrument #2002-17097, in the Probate Office of Shelby County, Alabama, and does hereby agree to subordinate said mortgage lien to that mortgage lien of HSBC Mortgage Corporation, who holds a mortgage dated October 4, 2002, and filed at Instrument # 20021018000513029 in the Probate Office of Shelby County, Alabama. The undersigned understands that he is subordinating this mortgage lien which will become secondary and subordinate to that mortgage held by HSBC Mortgage Corporation. The limit of the subordinated lien is \$5,000.00.

Dated this the 4th day of October, 2002.

State Farm Finance Services, FSB

By: John D Brase
Its Home Equity Manager

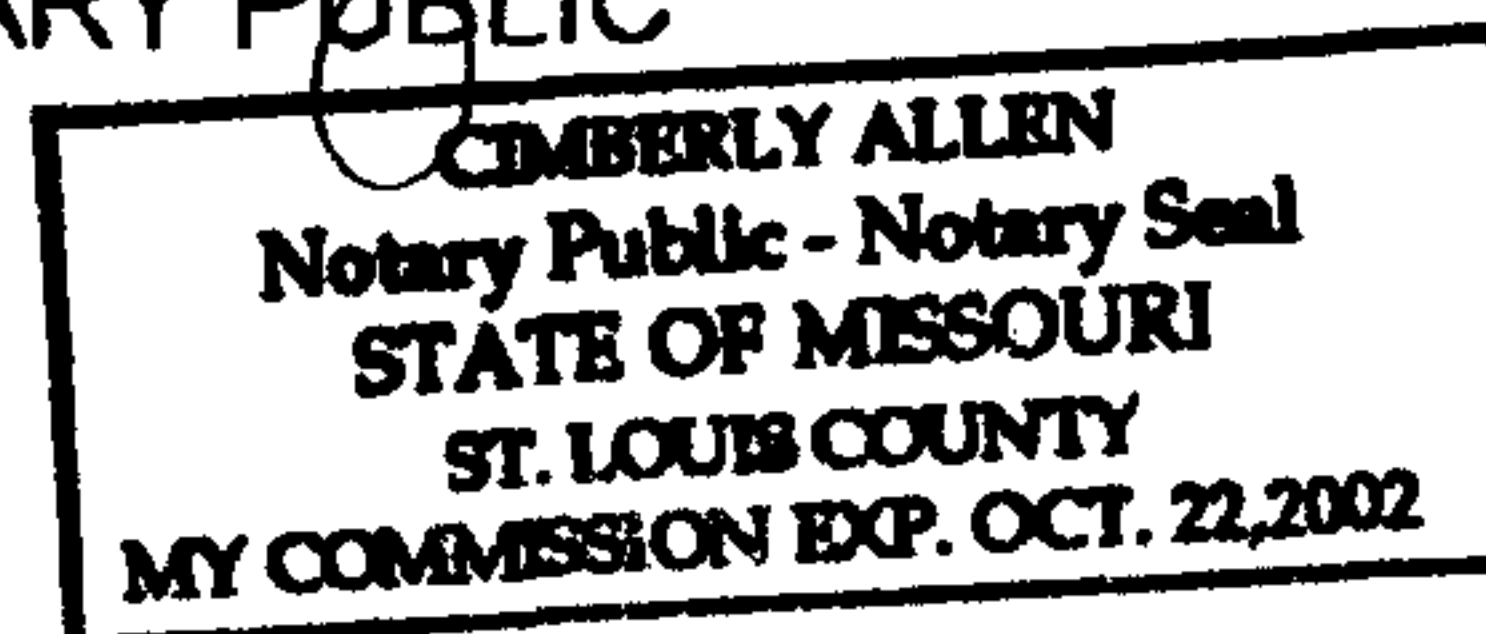
STATE OF Missouri }
COUNTY OF St. Louis }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that John D Brase, Home Equity Supervisor of State Farm Finance Services, FSB, whose name(s) 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 foregoing, he, as such officer and with such authority, executed the same voluntarily on the day the same bears date, for and as the act of said entity.

Given under my hand and official seal on this the 4th day of October, 2002.

My commission expires: 10/22/02

Cimberly Allen
NOTARY PUBLIC



This instrument was prepared by:
Alan C. Keith, Attorney
2100 Lynngate Drive
Birmingham, AL 35216

EXHIBIT A

LOT 144, ACCORDING TO MAP OF CEDAR GROVE AT STERLING GATE, SECTOR 2
PHASE 3, AS RECORDED IN MAP BOOK 26, PAGE 122, IN THE PROBATE OFFICE OF
SHELBY COUNTY, ALABAMA.