

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, JOHN H. DEAN and wife, ANNE S. DEAN did execute and deliver to COMPASS BANK a certain mortgage recorded in Book 2001, Page 55877 in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein described and;

WHEREAS, the undersigned COMPASS BANK is desirous of subordinating said mortgage and making same second, subservient, subject as inferior to the lien of the mortgage to Flagstar Bank, recorded in instrument 20021031000536869 in the Office of the Judge of Probate of Shelby County, Alabama, being in the amount of \$225,000.00, executed by the said JOHN H. DEAN and wife, ANNE S. DEAN, on the property described as follows:

LOT 1619, EAGLE POINT, 16TH SECTOR, AS RECORDED IN MAP BOOK 27, PAGE 92 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

The undersigned COMPASS BANK does, by these presents, make, declare and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient subject and inferior to the lien of the above mortgage to Flagstar Bank, in all things and in all respects without reservation.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

COMPASS BANK

BY: [Signature]

ITS: Asst Vice Pres

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that J. A. Woods, whose name as A. V. P. of COMPASS BANK, a corporation, 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/she as such officer and with authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this 18th day of October, 2002.

[Signature]
Notary Public

My Commission Expires: 4/12/06