

SUBORDINATION AGREEMENT

This Subordination of Mortgage is executed this ____ day of November, 2002 by SouthTrust Bank (hereinafter referred to as "SouthTrust"),

WHEREAS, SouthTrust Bank is the owner and holder of that certain mortgage from Larry J. Siegel and Sigrid S. Siegel recorded in Instrument 2002-2870 in the Probate Office of Shelby County, Alabama, said property being more particularly described as follows:

Lot 8, according to the Survey of Southern Pines, 6th Sector, as recorded in Map Book 9, Page 107, in the Probate office of Shelby County, Alabama.

WHEREAS, ABN AMRO Mortgage Group, Inc. is making a mortgage loan to Larry J. Siegel and Sigrid S. Siegel in the amount of One Hundred Eighty-four Thousand and 00/100 Dollars (\$184,000.00), said loan secured by a mortgage which encumbers the above-described real property.

WHEREAS, ABN AMRO Mortgage Corporation as a condition for making a first mortgage loan requires SouthTrust Bank to subordinate the lien of its mortgage to the lien of ABN AMRO Mortgage Group, Inc. and SouthTrust has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto and in further consideration of the sum of Fifty and 00/100 Dollars (\$50.00) in hand paid by A. M. Robbins Mortgage Corporation to SouthTrust Bank, the receipt and sufficiency of which is hereby acknowledged, SouthTrust Bank does hereby covenant, consent, and agree to and with ABN AMRO Mortgage Group, Inc. that the lien of SouthTrust Bank shall be and the same is hereby made subordinate, inferior, and subject in every respect to the lien of ABN AMRO Mortgage Group, Inc., which encumbers the above-described property provided, however, that the subordination is limited to the amount of One Hundred Eighty-four Thousand and 00/100 Dollars (\$184,000.00).

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

SOUTHTRUST BANK

By Stephen A. Pierce
Its: Asst. Vice Pres.

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen A. Pierce whose name as AVP of SouthTrust Bank is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the content of said instrument, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 15 day of November, 2002.

Lark F. Myer
Notary Public

My commission expires: MY COMMISSION EXPIRES MAY 30, 2005.