

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, the undersigned, CitiFinancial Corp. f/k/a Associates Financial Services Company of Alabama, Inc. is the last assignee of record as evidenced by that certain assignment recorded in Instrument No. 2000-27861 of that certain mortgage executed by Tricia D. Harris to Worthington Mortgage Group, Inc, recorded in Instrument No. 1998-12354, in the Probate Office of Shelby County, Alabama securing the following property:

Lot 53, according to the Survey of Canyon Park Townhomes, as recorded in Map book 19, page 19 in the Probate Office of Shelby County, Alabama.

NOW, THEREFORE, in consideration of the sum of \$10.00 and other good and valuable consideration, in hand paid, the undersigned, CitiFinancial Corp., does hereby subordinate that certain mortgage executed by Tricia D. Harris to Worthington Mortgage Group, Inc, recorded in Instrument No. 1998-12354, and last assigned to Associates financial Services of Alabama, Inc. n/k/a CitiFinancial Corp. in Instrument No. 2000-27861 in the aforesaid Probate Office, to that certain mortgage executed by Tricia D. Harris to MERS as Nominee for Southeastern Mortgage of Alabama LLC dated January 15, 2003 in the amount of \$85,500.00 and recorded in said Probate Office, it being understood and agreed that the mortgage held by CitiFinancial Corp. shall be junior and subordinate to the said mortgage to MERS as Nominee for Southeastern Mortgage of Alabama LLC.

NOTARY PUBLIC

This instrument prepared by: Daniel Pinson Rosser Attorney at Law PO Box 59501 Birmingham, Al. 35259 (205) 943-1999