

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

CitiMortgage, Inc.

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Mail Station 81026

P.O. Box 9206

Farmington Hills, MI 48333-9206

Subordinate CMI Account Number: 9080057647

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SUBORDINATION AGREEMENT

Citibank, F.S.B., holder of the beneficial interest in that certain Note secured by a Deed of Trust/Mortgage dated July 29, 2002 and recorded August 27, 2002, in Book 2002 at Page 8780 of the public records of Shelby County, Alabama, in the amount of \$34,600.00, affecting that certain property known as Permanent Index Number: 101110009004000, does hereby subordinate its interest in said Note and Deed of Trust/Mortgage to that certain Deed of Trust/Mortgage executed by Faith S. Tilley and Forest E. Tilley, to Citibank, F.S.B. affecting said property, which Deed of Trust/Mortgage is recorded concurrently herewith.

Dated this 9 January, 2003

Cynthia D. Hicks, as an officer of Citibank, F.S.B.

By: Cynthia D. Hicks

STATE of ~~Missouri~~ Texas)

CITY/COUNTY of ~~St. Louis~~ Dallas) ss.

I hereby certify that on January 9, 2003, before me Elaine M. Frazer, a Notary Public of the state of ~~Missouri~~ Texas, personally appeared Cynthia D. Hicks, and made his/her/their affirmation in due form of law that the matters and facts set forth in the Subordination Agreement are true.

Elaine M. Frazer Notary Public

My Commission Expires: 07/20/06

