

SUBORDINATION AGREEMENT

This Subordination Agreement is entered into between Compass Bank, herein known as "Subordinating Party" and M&I Mortgage Corp., d/b/a Mortgagebot.com herein known as "Lender".

Subordinating Party is the holder of a Mortgage from Joseph D Kolar and Angela G Kolar, herein known as the "Borrower", which was recorded on May 28, 2002, in Document No.2002-30152, in the Shelby County Records, in the State of Al.

Borrower has secured a loan from Lender and has requested that Subordinating Party subordinate their Mortgage to a Mortgage Lien of the Lender.

Therefore, Subordinating Party, for a valuable consideration, the receipt of which is hereby acknowledged, does hereby subordinate its' Mortgage to the Mortgage lien of Lender, which lien is in the maximum amount of \$ 234,000.00 recorded on _____, in Document No. 200303/2000151790 in the Shelby County Records, in the State of Al.

The legal description of the subject property is:

See Attachment A

In affirmation of the foregoing, Subordination Party has executed this instrument on this day 21 of February, 2003.

Compass Bank
(Bank/Company Name)

[Signature]
(Signature)

By: J.A. Woods
(Printed/typed name and title of signer above)

CLAYTON T. SWEENEY, ATTORNEY AT LAW

STATE OF Alabama
COUNTY OF Jefferson

On February 21, 2003, before me, Nora L. Capps

Personally appeared J. A. Woods, AVP
Personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.
Nora L. Capps

Notary Public, State of Alabama
My commission expires: 5/10/06

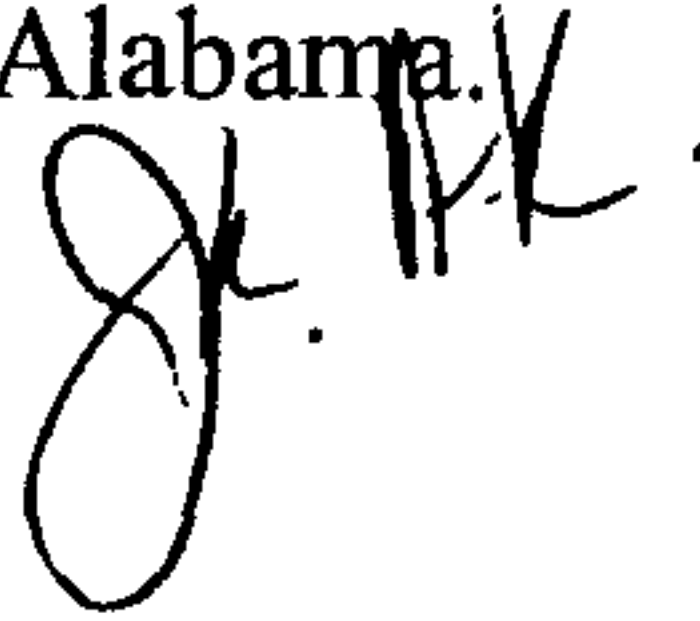
Prepared by Jessica Sleider

Return to: Compass Bank
Consumer Loan Center/Adam Wood
100 Green Springs Highway
Birmingham, AL 35209

Loan Number: 56562100230058

EXHIBIT A
LEGAL DESCRIPTION

Lot 234, according to the Survey of Brook Highland, an Eddleman Community, 6th Sector, 2nd Phase, as recorded in Map Book 15, Page 50 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

A handwritten signature in black ink, appearing to be "J. K.", is written over the end of the legal description text.