

This instrument prepared by:
Boardman, Carr, Weed & Hutcheson, P.C.
400 Boardman Drive
Chelsea, Alabama 35043

20030404000200210 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
04/04/2003 08:45:00 FILED/CERTIFIED

STATE OF ALABAMA)
COUNTY OF SHELBY)

SUBORDINATION AGREEMENT

NOW COMES Compass Bank, holders of that certain mortgage executed by Gregory B. Baker and Joan F. Baker, which is filed in Instrument 2002-52010 in the Probate Office of Shelby County, Alabama, and does hereby agree to subordinate said mortgage lien to that mortgage lien of Principal Residential Mortgage, Inc., who holds a mortgage dated March 25, 2003, in the original amount of \$184,000.00, and which is filed in Instrument 20030404000200200, in the Probate Office of Shelby County, Alabama. The undersigned understands that he is subordinating this mortgage lien which will become secondary and subordinate to that certain mortgage held by Principal Residential Mortgage, Inc.. The limit of the subordinated lien is \$50,000.00.

Dated this 20 day of March, 2003.

Compass Bank

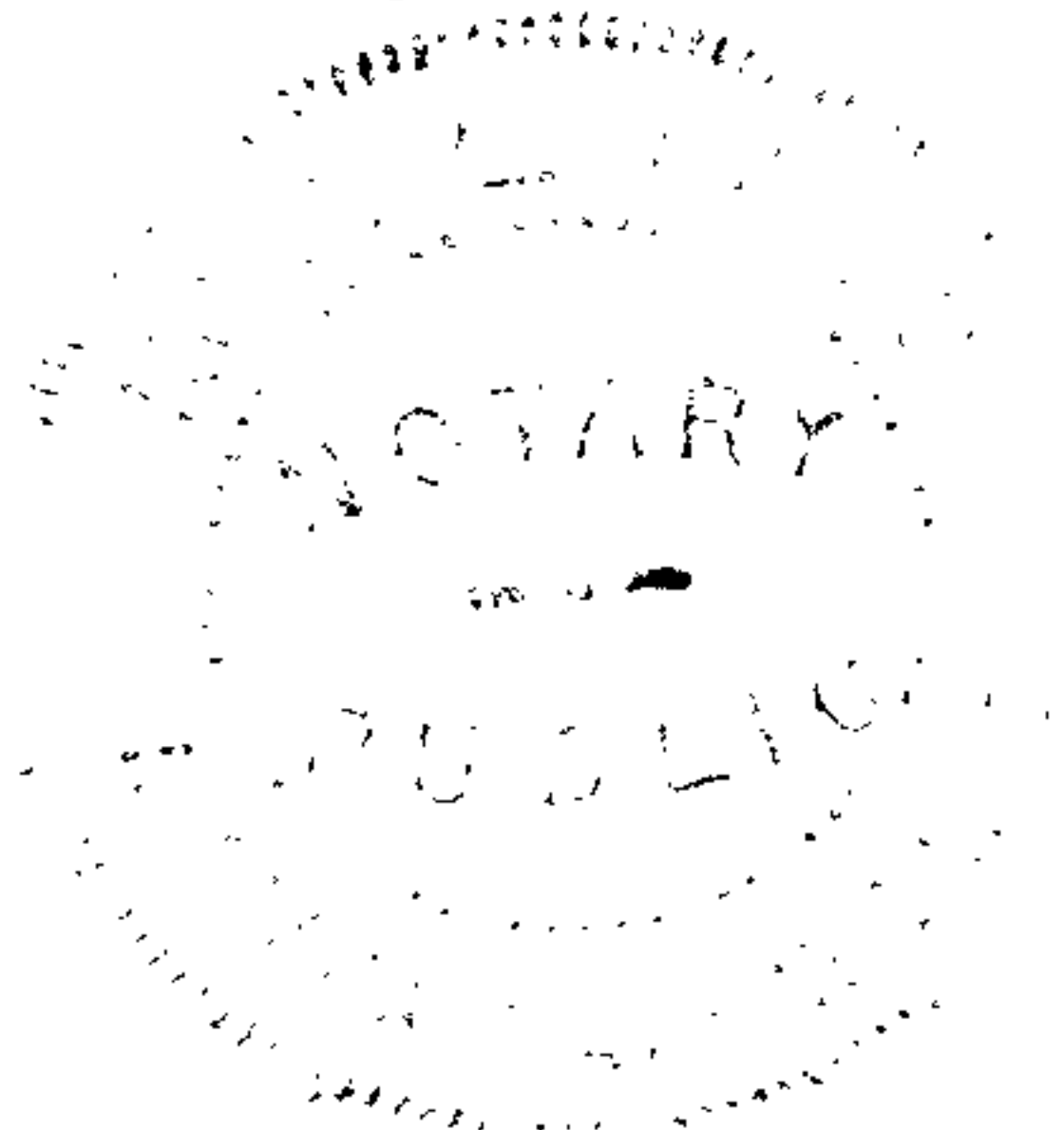
By: [Signature]

Its: AUP

State of Alabama)
County of Jefferson)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that J.A. Woods, whose name as AUP of Compass Bank, 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 foregoing, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date, for and as the act of said entity.

Given under my hand and official seal this 20 day of March, 2003.



[Signature]
Notary Public

My Commission Expires: 05/10/06

Boardman, Carr