

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS THAT:

STATE FARM FINANCIAL SERVICES, F.S.B., as present legal holder and owner of that certain Mortgage between GREGORY A. RIDGWAY and KATHLEEN M. RIDGWAY, a husband and wife, as Mortgagor(s) to STATE FARM FINANCIAL SERVICES, F.S.B., in the amount of TEN THOUSAND DOLLARS (\$10,000.00), and dated MARCH 21, 2002, and recorded APRIL 12, 2002, in Inst. No. 2002-17100, and is described as follows:

Lot 14-A, according to a Resurvey of Lot 14 & 15, Oak Meadows, 1st Sector, as recorded in Map Book 22 Page 137, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

For a valuable consideration, the receipt of which is hereby acknowledged, has and by these presents does **WAIVE THE PRIORITY OF THE LIEN** of the said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage dated on or about MARCH 24, 2003 by GREGORY A. RIDGWAY and KATHLEEN M. RIDGWAY, a husband and wife, as Mortgagor(s) to STATE FARM BANK, F.S.B., **ITS SUCCESSORS AND/OR ASSIGNS**, as Mortgagee, securing payment of a note in an amount not to exceed TWO-HUNDRED NINE THOUSAND DOLLARS (\$209,000.00). The undersigned STATE FARM FINANCIAL SERVICES, F.S.B., hereby consenting that the lien of the mortgage first above described be taken second and inferior to mortgage last above described.

Rossner

WITNESS my hand and seal this 25th day of March, 2003

STATE FARM FINANCIAL SERVICES, F.S.B.

John D. Brase
NAME: John D. Brase
TITLE: Home Equity Supervisor

ATTEST:

NAME:
TITLE:

NAME:
TITLE:

STATE OF Missouri
COUNTY OF St. Charles

I, HAROLD M. Taylor, a Notary Public, in and for said county in said State, hereby certify that John D. Brase, whose name as Home Equity Supervisor (office) of the State Farm Financial Services (company), a corporation, 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 conveyance he, as such officer and with full authority, executed, the same voluntarily for and as the act of said corporation.

Given under my hand this the 25th day of March, 2003.

Harold M. Taylor
NOTARY PUBLIC

MY COMMISSION EXPIRES:

7-11-03

HAROLD M. TAYLOR
Notary Public - Notary Seal
STATE OF MISSOURI
St. Charles County
My Commission Expires: July 11, 2003

This document has been prepared by: J.J. Garcia, State Farm Home Loans
7500 West Jefferson Boulevard, Fort Wayne, IN 46804 - Loan #2129801
subagree.doc