

**When recorded please return to:**

EMC Mortgage Corporation  
Mac Arthur Ridge II  
909 Hidden Ridge Dr. Suite 200  
Irving, TX 75038  
EMC Tracking No. 2126332

**SUBORDINATION AGREEMENT**

For and in Consideration of \$10.00 Dollars (\$10.00), the receipt and adequacy of which is hereby acknowledged, **Wells Fargo Bank Minnesota, N.A., formerly Norwest Bank, Minnesota, N.A., as Indenture Trustee under the Sale and Servicing Agreement dated as of December 1, 1997 for Life Financial Home Loan Owner Trust 1997-3 Home Loan Asset Backed Notes Series 1997-3**, does hereby subordinate their mortgage in the original amount of Thirty Five Thousand Dollars and 00/100 (\$35,000.00) dated January 20, 1998, and recorded February 2, 1998, in Instrument No. 1998-03282, in the Office of the Recorder of Shelby County, AL: thereto, to a certain mortgage executed by **BRUCE CRAIG BENNETT AND ANITA F. BENNETT, AS J/T/W/R/S to PRINCIPAL RESIDENTIAL MORTGAGE, INC.**, its successors and/or assigns, in an amount not to exceed \$82,300.00, dated 12/16/02, which mortgage was recorded on 4/15/03 as Book X, Page X in the Recorder's Office of Shelby County, AL, encumbering the following described real estate: X 20030415000227990

Lot 1-A, according to a Resubdivision of the Brantley-Bennett Family Subdivision, as recorded in Map Book 21 Page 42 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Also, a 20 foot easement for ingress and utilities, named "Lawrence Lane", which traverses from Shelby County Highway No. 10, in a westerly direction to the Southernmost property line of said Parcel 1-A, same being designated within the recorded Family Re-Subdivision Plat, as herein above described.

Also, inclusive of a 10 foot driveway that runs across the SW corner of Parcel 1-B and enters the SE corner of Parcel 1-A, as shown upon said re-subdivision survey plat.

Wells Fargo Bank, Minnesota, N.A., successor by Merger to  
Norwest Bank, Minnesota, N.A., as Indenture Trustee under  
the Sale and Servicing Agreement dated as of December 1,  
1997 for Life Financial Home Loan Owner Trust 1997-3 Home  
Loan Asset Backed Notes Series 1997-3 by it's Attorney in  
fact EMC Mortgage Corporation

By: Stephanie Courtney  
Stephanie Courtney  
Assistant Vice President  
POA to be recorded simultaneously herewith

State of Texas  
County of Dallas

On December 11, 2002, before me, the undersigned Notary Public in and for said State, personally appeared Stephanie Courtney, Assistant Vice President of EMC Mortgage Corporation (Attorney in Fact for Wells Fargo Bank Minnesota, N.A., formerly Norwest Bank, Minnesota, N.A., as Indenture Trustee under the Sale and Servicing Agreement dated as of December 1, 1997 for Life Financial Home Loan Owner Trust 1997-3 Home Loan Asset Backed Notes Series 1997-3 according to a Power of Attorney), known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument who acknowledged that he/she is the authorized Attorney-in-fact of Wells Fargo Bank Minnesota, N.A., formerly Norwest Bank, Minnesota, N.A., as Indenture Trustee under the Sale and Servicing Agreement dated as of December 1, 1997 for Life Financial Home Loan Owner Trust 1997-3 Home Loan Asset Backed Notes Series 1997-3 and whose address is c/o EMC Mortgage Corporation, MacArthur Ridge II, 909 Hidden Ridge Drive, Suite 200 Irving, TX, 75038, and who acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person or the entity on behalf of which the person acted, executed the instrument.

Witness My Hand and Official Seal.

Notary Public: Ryan Rose  
My commission expires: 1-7-04

