

STATE OF ALABAMA
COUNTY OF JEFFERSON

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this the 8th day of April, 2003, by SOUTHTRUST BANK and in favor of ABN AMRO MORTGAGE GROUP.

Whereas SOUTHTRUST BANK is the holder of that mortgage from WILLIAM W. ANNONIO and SANDRA S. ANNONIO in the amount of \$35,000.00 dated April 3, 2002 and filed in Instrument 2002-20256 in the Office of the Judge of Probate of Shelby County, Alabama on the following described property:

Lot 39, according to the Survey of Brook Chase Estates, Phase II, as recorded in Map Book 22, Page 47, Shelby County, Alabama records.

Whereas, SOUTHTRUST BANK is desirous of making the above described mortgage a second and subordinate mortgage to that mortgage to ABN AMRO MORTGAGE GROUP from WILLIAM W. ANNONIO and SANDRA S. ANNONIO in the amount of \$188,500.00 dated April 9, 2003 filed in Instrument 20030416000230190 in the Office of the Judge of Probate of Shelby County, Alabama.

Therefore in consideration of Ten Dollars (\$10.00), the receipt of which is hereby acknowledged, SOUTHTRUST BANK does hereby subordinate the above described mortgage to that mortgage executed by WILLIAM W. ANNONIO and SANDRA S. ANNONIO to ABN AMRO MORTGAGE GROUP as herein described. SOUTHTRUST BANK agrees that the purpose of this instrument is for ABN AMRO MORTGAGE GROUP to become a first mortgage holder and that their existing mortgage will then become a second mortgage.



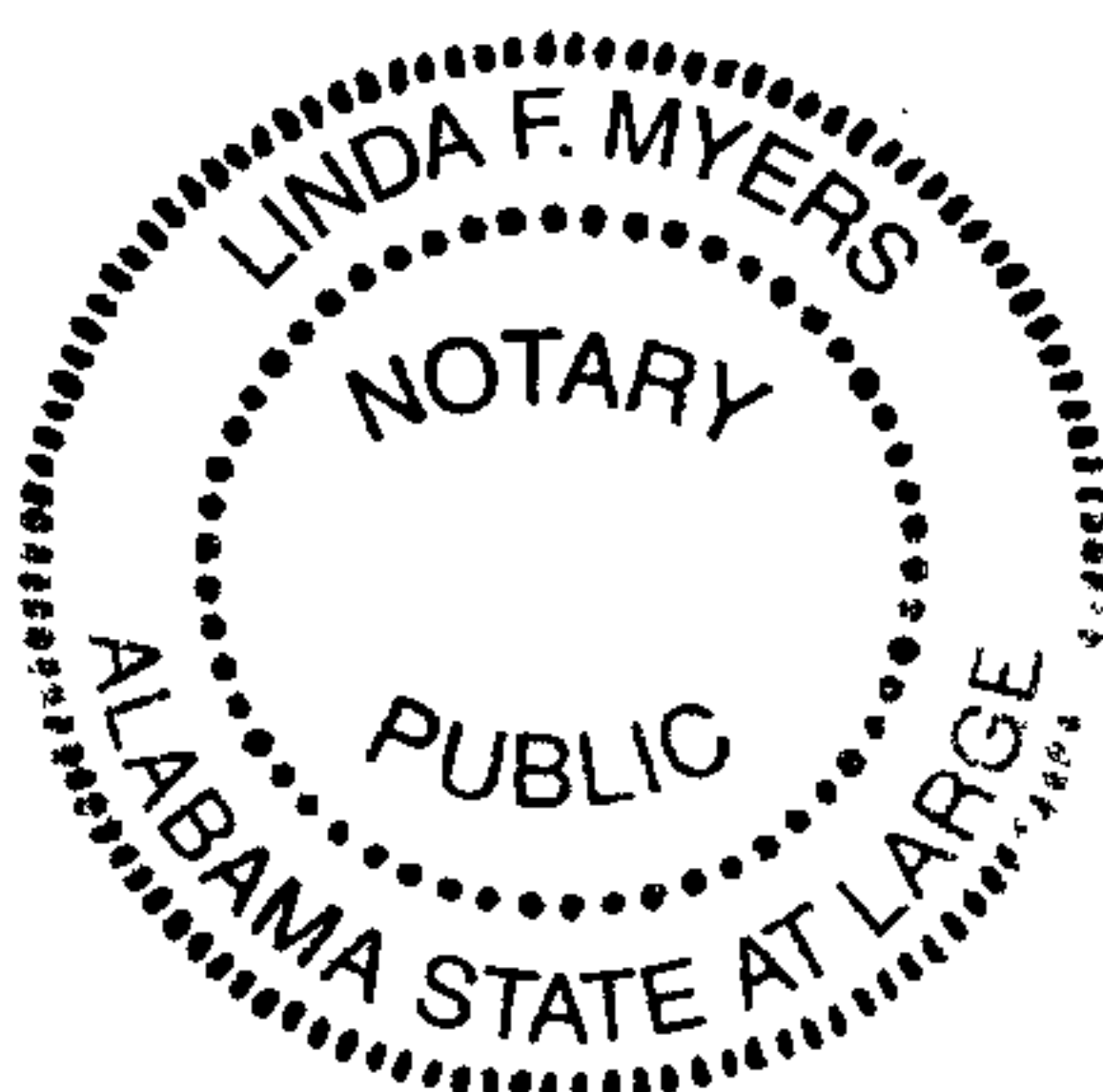
SOUTHTRUST BANK

Stephen A. Pierce
Its Assistant Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen A. Pierce, whose name as Assistant Vice President of Southtrust 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 conveyance he, as such officer and with full authority of Southtrust Bank, executed the same voluntarily on the same bears date.

Given under my hand and seal 8th day of April, 2003.



Linda F. Myers
Notary Public

MY COMMISSION EXPIRES JULY 30, 2005