

SUBORDINATION AGREEMENT

This Agreement made this date by and between SouthTrust Bank, N.A. (herein called First Party), and SouthTrust Mortgage Corporation (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Vol. 1999 page 32397 and executed by Ernest C. Lee and Candace S. Lee in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 19, according to the Survey of Mountain Ridge Estates, First Sector, as recorded in Map Book 7, page 100, in the Office of the Judge of Probate of Shelby County, Alabama.

Whereas, the Second Party will not make a mortgage loan on said property unless the First Party subordinates its mortgage to that mortgage of the Second Party.

Now therefore in consideration of One Dollar and other good and valuable consideration, the Parties hereto agree as follows:

The First Party, SouthTrust Bank, N.A., consents and agrees that the lien of its mortgage recorded in Vol. 1999 page 32397 is and shall continue to be, subject and subordinate in lien to the lien of the mortgage in the amount of \$221,500.00 being made by the Second Party, , which mortgage is recorded in Instr. # _____ in the said Probate Office.

20030425000255800

Done this 15 th day of April, 2003.

SouthTrust Bank, N.A.

BY: Stephen A. Pierce



STATE OF ALABAMA

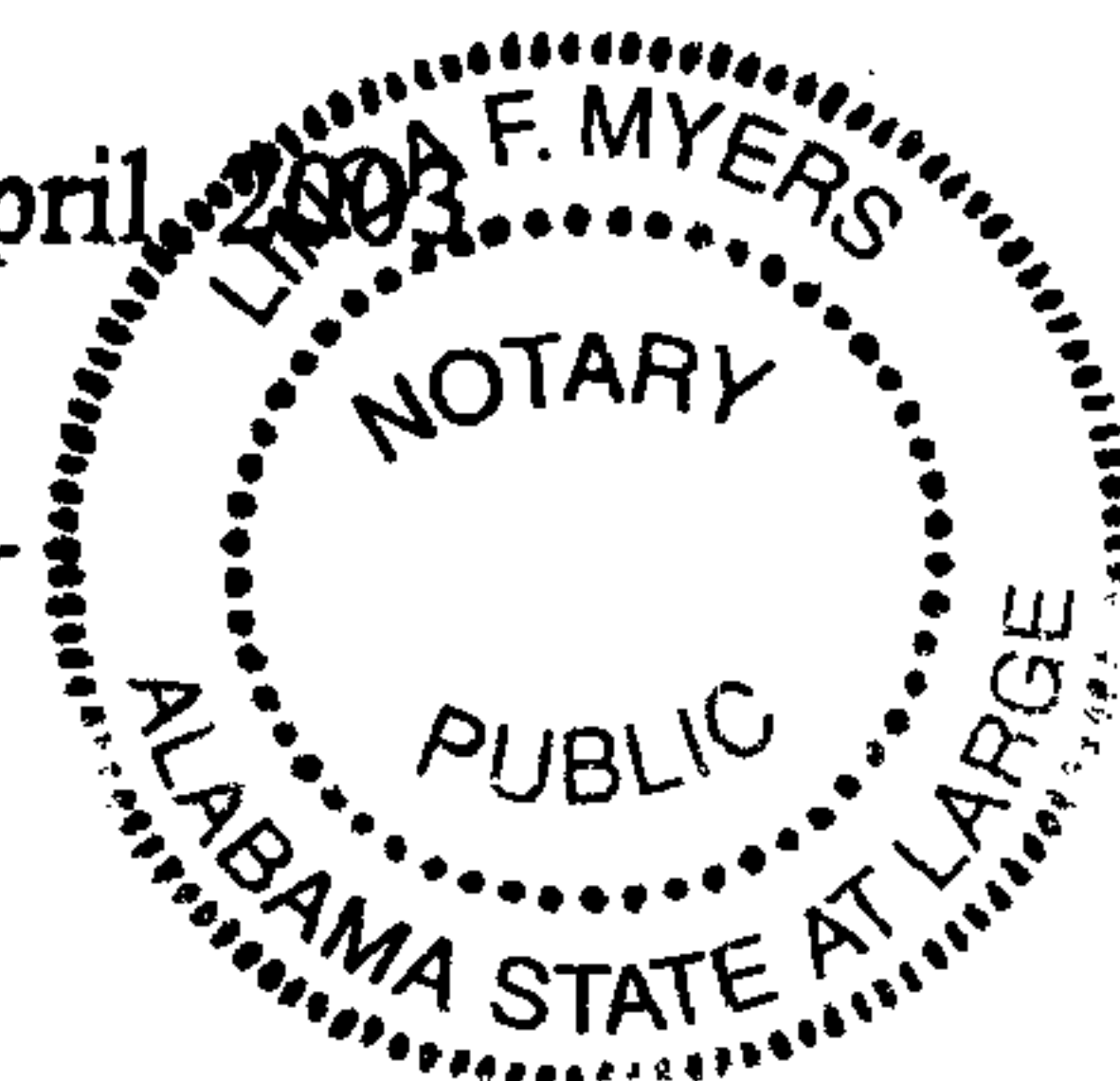
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen A. Pierce whose name as AVP, of SouthTrust Bank, N.A., a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 15 th day of April, 2003.

Linda T. Myers
Notary Public

MY COMMISSION EXPIRES MAY 30, 2005



Courtney Mason