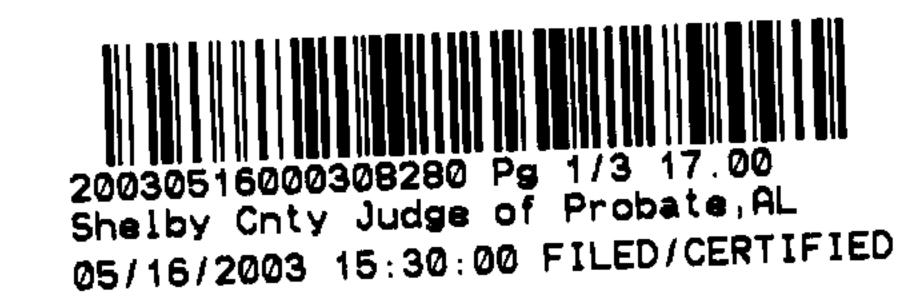
ATI-40672



81200178371562001 SR Number: 1-7262774

WHEN RECORDED MAIL TO:

ditech.com

500 Enterprise Road Horsham, PA 19044 ATTN: Jazrael Turner

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made April 26, 2003, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as GMAC Mortgage Corporation doing business as ditech.com.

WITNESSETH:

THAT WHEREAS LEO J. ROMANICK JR., residing at 320 LAUREL WOODS LANE, HELENA AL 35080, ,

did execute a Mortgage dated 05/09/2001 to GMAC Mortgage Corporation dba ditech.com covering:

SEE ATTACHED

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 104,900.00 dated <u>02/19/2003</u> in favor of Wells Fargo Home Mortgage, Inc., here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of GMAC Mortgage Corporation dba ditech.com mortgage first above mentioned.

NOW THEREFORE, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of GMAC Mortgage Corporation dba ditech.com mortgage first above mentioned, including any and all advances made or to be made under the note secured by GMAC Mortgage Corporation dba ditech.com mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of GMAC Mortgage Corporation dba Ditech.commortgage and lien except for the subordination as aforesaid.

WITNESSED BY:

GMAC Mortgage Corporation dba Ditech.com,

SKNNS CONTRACTION OF THE PARTY OF THE PARTY

By: TATASHA COTTON

By: JATASHA COTTON

DØRIS, LAWSØN

By: ______ LATASHA COTTON

By: _____ Xares Xares.

DORIS LAWSON

By: Debra Chieffe

Title: Limited Signing Officer

Attest: Sean Flanagan

Title: Limited Signing Officer

COMMONWEALTH OF PENNSYLVANIA

:ss

COUNTY OF MONTGOMERY

WITNESS my hand and official seal.

Notary Public

Notarial Seal
Ann M. Sweeney Motary Public
Horsham Twp., Montgomery County
My Commission Expires Mar. 14, 2005

Member, Pennsylvania Association of Notaries

EXHIBIT "A"

File No.: ATI-024060672

Lot 21, according to the survey of Laurel Woods, as recorded in Map Book 16, Page 24, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

20030516000308280 Pg 3/3 17.00 Shelby Cnty Judge of Probate, AL 05/16/2003 15:30:00 FILED/CERTIFIED