

STATE OF ALABAMA
JEFFERSON COUNTY

SUBORDINATION AGREEMENT

COMPASS BANK is the owner and holder of that certain mortgage executed by PATRICK D. RILEY and spouse, FRANCIE RILEY and recorded in Inst # 1999-40123, in the Probate Office of Shelby County, Alabama.

COMPASS BANK does hereby declare the lien of its said mortgage and the debt thereby secured to now be Second and Subordinate to the lien and claim of that certain mortgage dated Dec. 30th, 2002 from PATRICK D. RILEY and spouse, FRANCIE RILEY to ~~VENTANA MORTGAGE COMPANY, ITS SUCCESSORS AND/OR ASSIGNS~~ ** which secures a debt in the amount of \$300,000.00 and is recorded in Inst. # 20030519000311650 in the Probate Office of Shelby County, Alabama.

**** FIRST HORIZON HOME LOAN CORPORATION**

Both mortgages pertain to certain real property described as follows:

LOT 2004 ACCORDING TO THE SURVEY OF BROOK HIGHLAND, AN EDDLEMAN COMMUNITY, 20TH SECTOR AS RECORDED IN MAP BOOK 16, PAGE 148 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

This Subordination Agreement has been caused to be executed and delivered on this 17th day of DECEMBER, 2002.

COMPASS BANK
BY: [Signature]
ITS AVP

STATE OF ALABAMA
JEFFERSON COUNTY

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

Given under my hand and seal this 17th day of DECEMBER, 2002.

[Signature]
Notary Public
Print Name:
Commission Expires:

AFFIX SEAL
PREPARED BY:
GENE W. GRAY, JR., P.C.
2100 SOUTHBRIDGE PKWY, #638
BIRMINGHAM, ALABAMA 35209
205 879 3400

MY COMMISSION EXPIRES
MAY 9, 2003.