20030602000341210 Pg 1/2 14.00 Shelby Cnty Judge of Probate, AL 06/02/2003 15:24:00 FILED/CERTIFIED

Subordination Agreement

Customer Name: TIMOTHY P DOLLARD & PATRICIA A DOLLARD

Customer Account: 5299070499755538

Service Link, L.P. 4000 Industrial Boulevard Aliquippa, PA 15001 800•439•5451

THIS AGREEMENT is made and entered into on this 31ST day of MARCH 2003, by AmSouth Bank (hereinafter referred to as "AmSouth") in favor of MORTGAGE INVESTORS CORPORATION, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

AmSouth loaned to TIMOTHY P DOLLARD & PATRICIA A DOLLARD (the "Borrower", whether one or more) the sum of \$24,500.00. Such loan is evidenced by a note dated 02/28/02, executed by Borrower in favor of AmSouth, which note is secured by a mortgage, deed of trust, security deed to secure debt, or other security agreement recorded 03/12/2002, in Record Book I#2002-11921 at Page N/A, amended in Record Book N/A at Page N/A in the public records of SHELBY COUNTY, ALABAMA (the "AmSouth Mortgage"). Borrower has requested that lender lend to it the sum of \$127,753.00, which loan will be evidenced by a promissory note in such amount dated N/A, and executed by Borrower in favor of Lender (the "Note"). The Note will be secured by a mortgage of the same date as the Note (the "Mortgage"). Lender and Borrower have requested that AmSouth execute this instrument. RECORDED 4/21/03 as Instrument 20030421000243690

AGREEMENT

In consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, AmSouth agrees that the Mortgage shall be and remain at all times a lien or charge on the property covered by the Mortgage prior and superior to the lien or charge of AmSouth Bank to the extent the Mortgage secures the debt evidenced by the Note and any and all renewals and extensions thereof, or of any part thereof, and all interest payable on all of said debt and on any and all such renewals and extensions, and to the extent of advances made under the Note or the Mortgage necessary to preserve the rights or interest of Lender thereunder, but not to the extent of any other future advances.

IN WITNESS WHEREOF, AmSouth has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

AMSOUTH BANK

State of Alabama Shelby County

Notary FEMALE PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Jan 2, 2007 BONDED THRU NOTARY PUBLIC UNDERWRITERS

My commission expires:

NOTARY MUST AFFIX SEAL

This Instrument Prepared by: BARBARA ROPER P.O. Box 830721 Birmingham, AL 35283 LYNN M. MOUNTAIN
Notary Public
STATE OF ALABAMA

Exhibit "A" Legal Description

All that certain parcel of land situate in the County of Cleveland, State of North Carolina being known and designated as being the full contents of Lot No. 13, Pinebrook Colony as shown in Plat Book 18 at Page 16 of the Cleveland County Registry.

Tax ID: 44214

20030602000341210 Pg 2/2 14.00 Shelby Cnty Judge of Probate,AL 06/02/2003 15:24:00 FILED/CERTIFIED