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Shelby Cnty Judge of Probate, AL
06/06/2003 10:47:00 FILED/CERTIFIED

STATE OF ALABAMA
COUNTY OF SHELBY

SUBORDINATION AGREEMENT

FOR VALUE RECEIVED, the undersigned being the present owner of mortgage originally executed by ROBERT Q. FAULK AND AMANDA A. FAULK, man and wife, originally in favor of CITIFINANCIAL CORPORATION, LLC, which appears of record in the Office of the Judge of Probate of Shelby County, Alabama in Instrument 2002-24207, does hereby subordinate the lien of said mortgage in favor of and to the lien of that certain mortgage and promissory note to be executed by ROBERT Q. FAULK AND AMANDA A. FAULK, man and wife in favor of UNION PLANTERS BANK, N.A., its successors and/or assigns as their interests may appear and conveying the following described real estate in Shelby County, Alabama, viz:

LOT 521, ACCORDING TO THE AMENDED MAP OF OLD CAHABA THE PARK SECTOR, AS RECORDED IN MAP BOOK 25, PAGE 126, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Except to the extent of subordinating the lien of the mortgage held by the undersigned against the above described real estate to the lien of the said mortgage to be executed in favor of UNION PLANTERS BANK, N.A., its successors and/or assigns as their interest may appear, the said mortgage held by the undersigned and the lien thereof shall remain in all respects in full force and effect.

IN WITNESS WHEREOF, CITIFINANCIAL CORPORATION, LLC, has caused this instrument to be executed in its name and behalf by the undersigned, its duly authorized officer and its Seal hereto affixed, this 21st day of May, 2003.

CITIFINANCIAL CORPORATION, LLC

BY:

ITS:

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned Notary Public, hereby certify that Larry Davis
whose name as Branch Manager of
CITIFINANCIAL CORPORATION, LLC, a _____, 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 foregoing conveyance, he/she, as such officer and with full authority, executed the same
voluntarily on the date the same bears date. Given under my hand this 21st day of May,
2003.

My commission expires:

Notary Public

**PREPARED BY:
BEN F. HAYLEY
1116 23RD STREET SOUTH
BIRMINGHAM, AL 35205
205-320-0333**