

SUBORDINATION AGREEMENT

The undersigned Southtrust Bank ("Secured Party") through its duly authorized officer Steve Pierce, does hereby certify that it is the holder of an indebtedness secured by a certain MORTGAGE filed on the 30th of August, 2001 and recorded on the 16th of November, 2001 executed by Kenneth Ray Neeley, Jr and Kimberly Kay Neeley on property located at 6127 Eagle Point Circle, Birmingham, AL 35242 of record in Vol. 2001, page 49760, in the amount of \$47,200.00, for Shelby County, Alabama; and

For and in consideration of the sum of \$ 100.00 and other good valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned does hereby subordinate the above described Real Estate Property to the lien of a certain Deed of Trust, in the amount not to exceed \$261,600.00 dated the 30th day of June, 2003 executed by Kenneth R Neeley, Jr and Kimberly K Neeley (Debtor) naming Homecomings Financial Network, Inc, as Beneficiary, recorded in Book * Page, for Shelby County, Alabama and the undersigned and its successors agree that the above described Deed of Trust shall constitute a lien prior to any lien or charge claim by the undersigned, * 20030630000407400

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 9th day of June, 2003.

By:

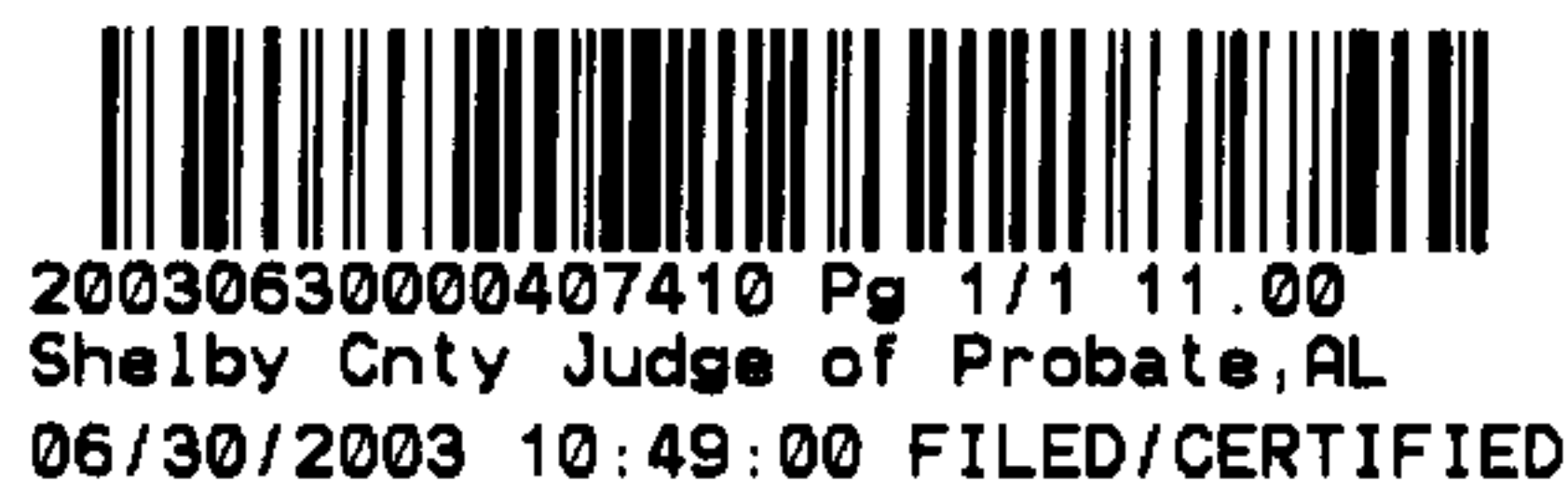
Robert Martin Jr.

Title:

Asst Vice President

State of: ALABAMA

County of: JEFFERSON

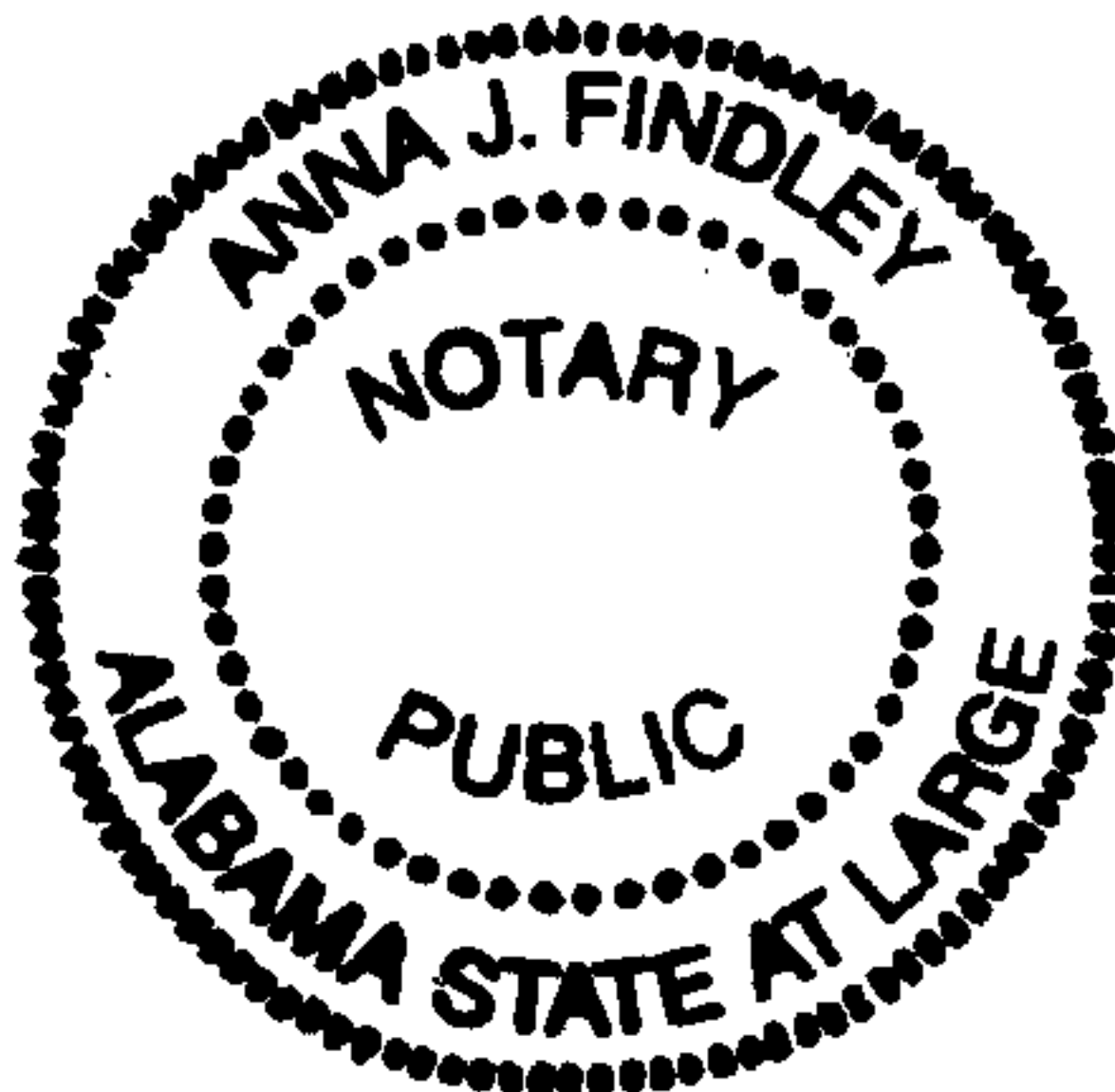


Before me, the undersigned, a Notary Public in and for the state and county aforesaid, personally appeared Robert Martin Jr. with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon his oath acknowledge himself to be the A VP of SOUTHTRUST BANK the within named bargainer, a corporation, and that he as such officer executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said as such

WITNESS my hand and official seal at Birmingham, AL on this 9th day of June 2003.

NOTARY PUBLIC:

MY COMMISSION EXPIRES 6-9-06



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