

**SUBORDINATION AGREEMENT**

In consideration of the mutual benefits to be derived herefrom, the undersigned, ING BANK, fsb, a Federal Savings Bank, owner of a mortgage dated NOVEMBER 23, 2002 executed by JIN YUAN AND XIAOYAN WANG, AS HUSBAND AND WIFE, recorded in the County of SHELBY, State of ALABAMA, filed for record DECEMBER 2, 2002 as INSTRUMENT #20021202000597990, does hereby subordinate its interest in said mortgage and in the land described therein, to a mortgage given to SOUTH TRUST MORTGAGE CORPORATION, covering all or a portion of the same land described in the mortgage set forth above, which mortgage is dated 6/26/03 in the principal amount of \$149,500, executed by JIN YUAN AND XIAOYAN WANG, AS HUSBAND AND WIFE, and recorded in the office of the County recorder in SHELBY, state of ALABAMA, as DOCUMENT NUMBER 20030707000425730

In Witness Whereof, ING BANK, fsb, has caused these presents to be executed in its name by MARGARET ROSE, VICE PRESIDENT, on this 24TH day of JUNE, 2003.

ING BANK, fsb, A Federal Savings Bank

BY: *Margaret Rose*  
ITS: VICE PRESIDENT

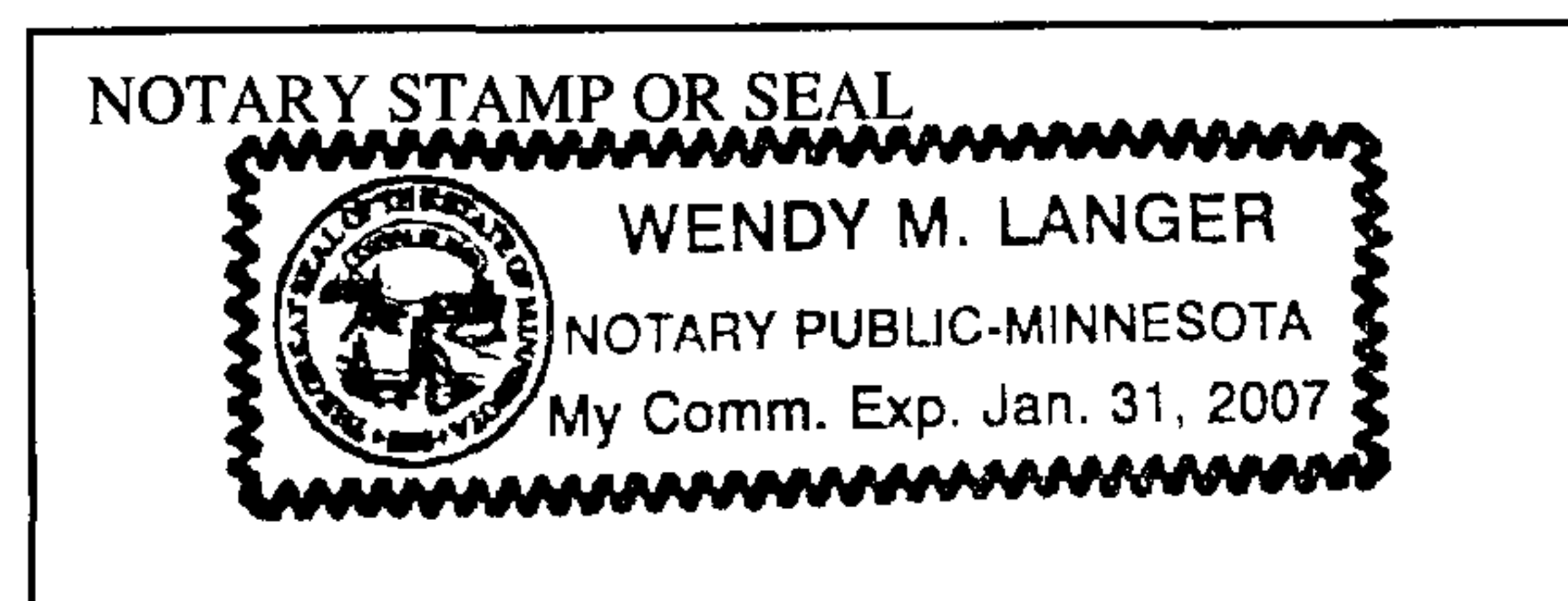
STATE OF MINNESOTA     )  
                                      )SS.  
COUNTY OF STEARNS     )

The foregoing instrument was acknowledged before me this 24TH day of JUNE, 2003 by MARGARET ROSE, VICE PRESIDENT, ING BANK, fsb, a Federal Savings Bank, on behalf of the Bank.

THIS INSTRUMENT WAS DRAFTED BY:

ING BANK, fsb  
600 WEST SAINT GERMAIN STREET, SUITE 200  
P.O. BOX 7425  
SAINT CLOUD, MN 56302-7425

*Wendy M. Langer*  
NOTARY PUBLIC



*Closing Sves. Inc.*