

SUBORDINATION AGREEMENT

STATE OF ALABAMA
COUNTY OF SHELBY

THAT, WHEREAS, CAROL SUE WILLOUGHBY, AN UNMARRIED PERSON, have an outstanding lien in favor of SOUTHTRUST BANK, dated the 30th day of April 2003, recorded in the Probate Office of SHELBY COUNTY, Alabama, in INSTRUMENT NO. 200307150, on certain real estate described herein to secure an indebtedness of \$10,000.00, said lien is in full force and effect, and,

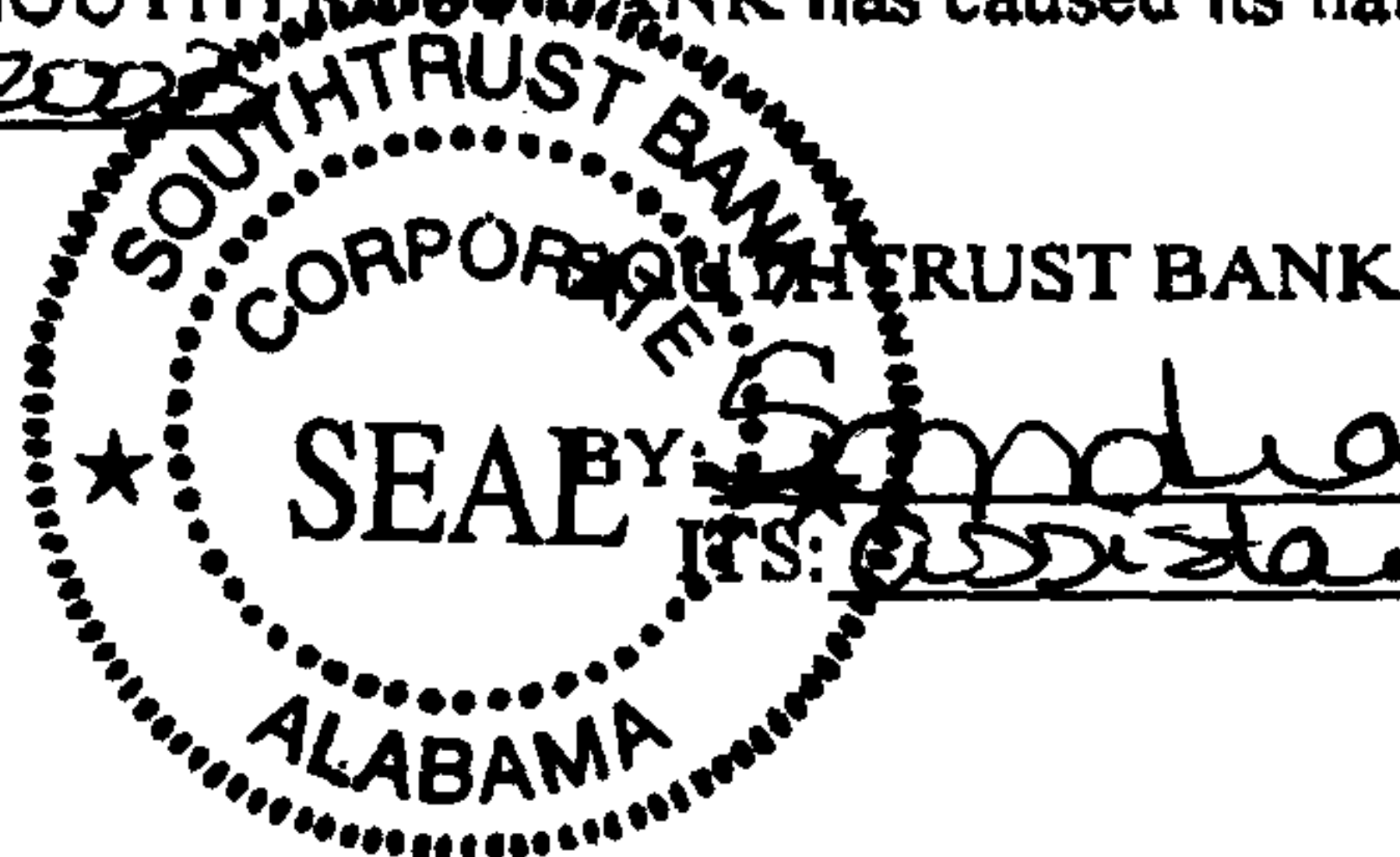
WHEREAS, CAROL SUE WILLOUGHBY, AN UNMARRIED PERSON, have made an application to CASTLE MORTGAGE CORPORATION for a loan in the sum of \$167,450.00 and said to CASTLE MORTGAGE CORPORATION is willing to make said loan to the said CAROL SUE WILLOUGHBY, AN UNMARRIED PERSON, provided he/she/they furnish it with a mortgage on the lands described in the aforesaid lien, and the said SOUTHTRUST BANK subordinate the above described lien and make the same second and subservient to the mortgage to CASTLE MORTGAGE CORPORATION, as recorded in INST.# * and, *Inst # 20030819000547770

WHEREAS, the said SOUTHTRUST BANK is willing to subordinate its said lien and make the lien second and subservient to the mortgage of the said to CASTLE MORTGAGE CORPORATION as an inducement to it to make said loan.

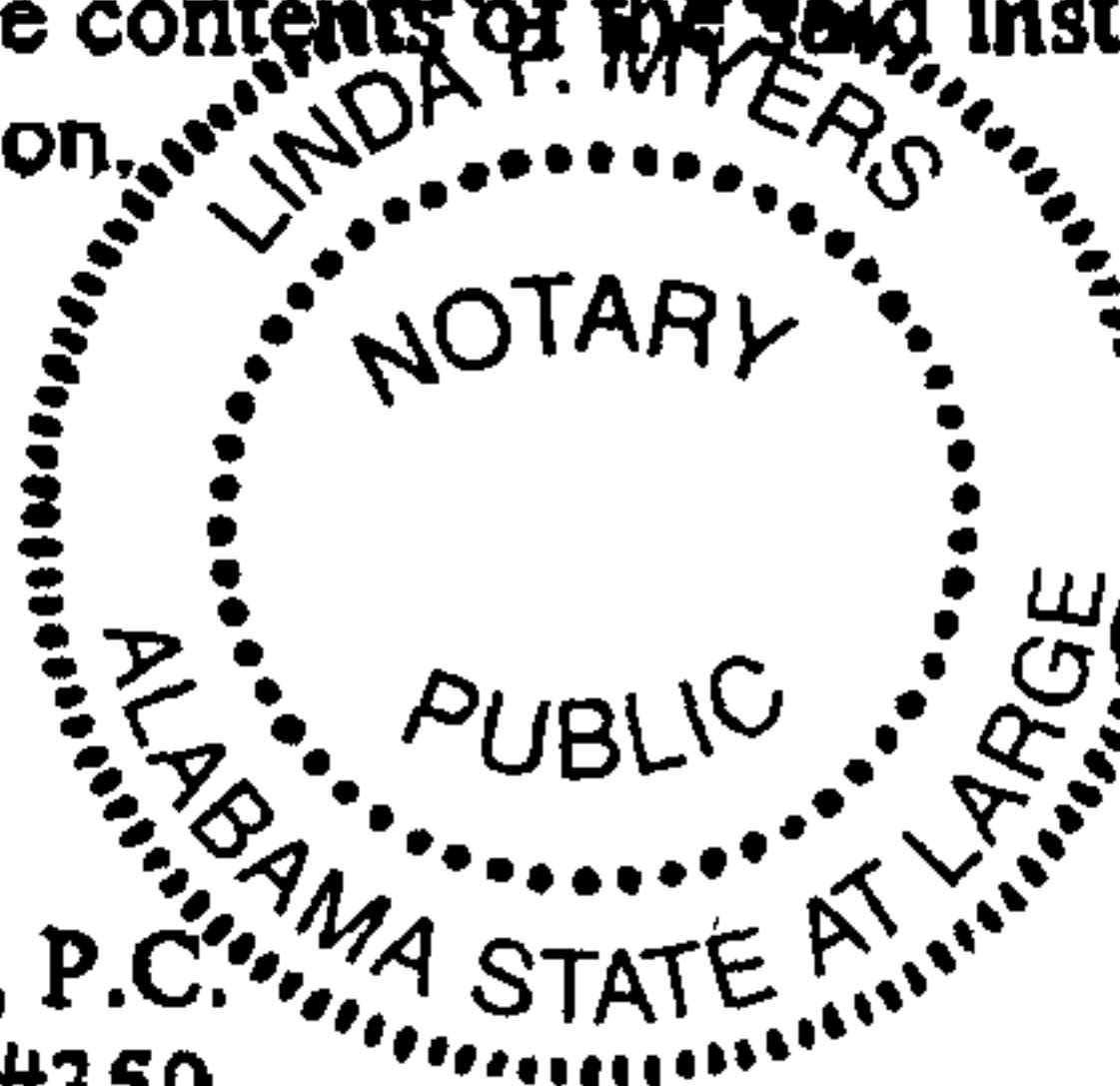
IT IS FURTHER agreed that should default in the payments under the terms of the real estate mortgage to SOUTHTRUST BANK, the said Lender agrees to notify to CASTLE MORTGAGE CORPORATION of said default prior to taking legal action.

IN WITNESS WHEREOF, the said SOUTHTRUST BANK has caused its name to be hereunto signed on the 21st day of July, 2003

STATE OF ALABAMA
COUNTY OF JEFFERSON



I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Sonda Martin, whose name as DVP of SOUTHTRUST BANK, a corporation, is signed to the foregoing instrument, and who known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, she/he executed the same voluntarily for and as the act of said corporation.



Prepared By:
STEWART & ASSOCIATES, P.C.
3595 GRANDVIEW PKWY, #350
BIRMINGHAM, ALABAMA 35243

Notary Public
My Commission expires

MY COMMISSION EXPIRES MAY 30, 2005

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