

This Instrument Was Prepared By:
After Recording Return To:
David Obata
c/o Law Offices of David J. Stern, P.A.
801 S. University Dr., Suite 500
Plantation, FL 33324
BA Loan #0020244505
DJS #03-04335

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS that CITIFINANCIAL CORPORATION the owners and holders of that certain Mortgage/Deed Of Trust/Deed To Secure Debt dated DECEMBER 22, 2001, filed for record on DECEMBER 27, 2001, and recorded in Official Records as Instrument No. 2001-56997, of the Public Records of Shelby County, Alabama, encumbering the following described real property, located in Shelby County, Alabama, to-wit:

REFER TO ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION OF PROPERTY.

for and in consideration of the sum of \$10.00 and other good and valuable consideration to them in hand paid by BA MORTGAGE, LLC (A WHOLLY OWNED SUBSIDIARY OF BANK OF AMERICA, N.A.) SUCCESSOR IN INTEREST BY MERGER OF NATIONSBANC MORTGAGE CORPORATION, the owner of the following described mortgage, have and do hereby make the lien of their above-described Mortgage subordinate and inferior to that certain mortgage from RONNIE MARTIN AND JOANN MARTIN to MORTGAGEAMERICA, INC., in the original principal amount of \$105,060.00 dated DECEMBER 21, 1995, filed for record DECEMBER 28, 1995, and recorded in Official Records as Instrument No. 1995-37073; as assigned to NATIONSBANC MORTGAGE CORPORATION, filed MAY 23, 1997, and recorded in Official Records as Instrument No. 1997-16197, and modified by Loan Modification Agreement in the approximate principal amount of \$103,740.25, dated on or around FEBRUARY 11, 2003. (In this instrument, the plural shall include the singular, the singular the plural, and any gender shall include all genders.)

IN WITNESS WHEREOF, the undersigned has hereunto set his/her hand and seal this 14TH day of FEBRUARY, 2003.

Witness by :

Ann H. Bevelle

Printed Name: ANN H BEVELLE

Printed Name: _____

CITIFINANCIAL CORPORATION

Adrian Minor

Printed Name: ADRIAN MINOR

Title: ASSISTANT MANAGER

(Corporate Seal)

BA Loan No.0020244505
DJS #03-04335

Notary Acknowledgment

STATE OF ALABAMA
COUNTY OF JEFFERSON

The foregoing instrument was acknowledged before me this 14TH day of FEBRUARY, 2003 by
JODIE R DAVIDSON, a/an BRANCH MANAGER of Citifinancial Corporation, who
[Name of Officer] [Title]
produced _____ as identification or who is (are) personally known to me.

Jodie R. Davidson
Notary Public

Print Name: JODIE R DAVIDSON
My Commission Expires ~~My Commission Will~~ March 5, 2006

(This area for official notarial seal)

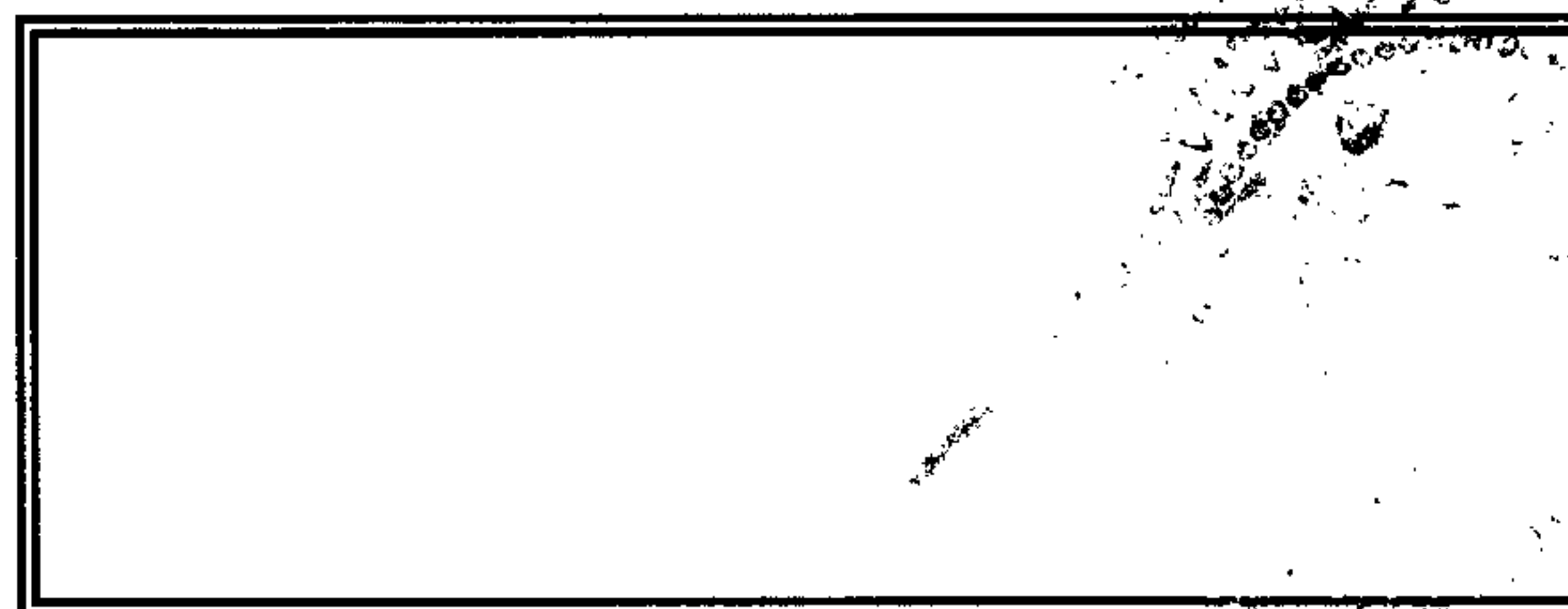


EXHIBIT "A"

SITUATED IN THE STATE OF ALABAMA, COUNTY OF
SHELBY, TO-WIT:

A PART OF THE NORTHWEST 1/4 OF THE SOUTHWEST
1/4 OF SECTION 13, TOWNSHIP 22 SOUTH, RANGE 4
WEST, SHELBY COUNTY, ALABAMA, BEING ALSO A PART
OF PROPERTY RECORDED IN DEED BOOK 302, PAGE 89,
MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SAID 1/4-
1/4 SECTION; THENCE RUN NORTH ALONG THE EAST
LINE OF SAID 1/4-1/4 SECTION 978.00 FEET TO A
POINT 331.20 FEET SOUTH OF THE NORTHEAST CORNER
OF SAID 1/4-1/4 SECTION; THENCE TURN 91°51' TO
THE LEFT AND RUN WEST 498.03 FEET TO A POINT;
SAID POINT BEING THE TRUE POINT OF BEGINNING;
THENCE TURN 90°00' LEFT AND RUN SOUTH 301.00
FEET TO A POINT; THENCE TURN 90°00' RIGHT AND
RUN WEST 312.33 FEET TO A POINT ON THE
NORTHEAST RIGHT-OF-WAY LINE OF SHELBY COUNTY
ROAD NO. 10; THENCE TURN RIGHT AND RUN
NORTHWESTERLY ALONG SAID RIGHT-OF-WAY ON A
CURVE TO THE RIGHT, A RADIUS OF 675.74 FEET,
FOR AN ARC LENGTH OF 339.24 FEET TO A POINT OF
TANGENT; THENCE RUN NORTHWESTERLY ALONG R.O.W.
21.70 FEET; THENCE TURN 109°22' RIGHT AND RUN
EAST 510.00 FEET TO THE POINT OF BEGINNING.