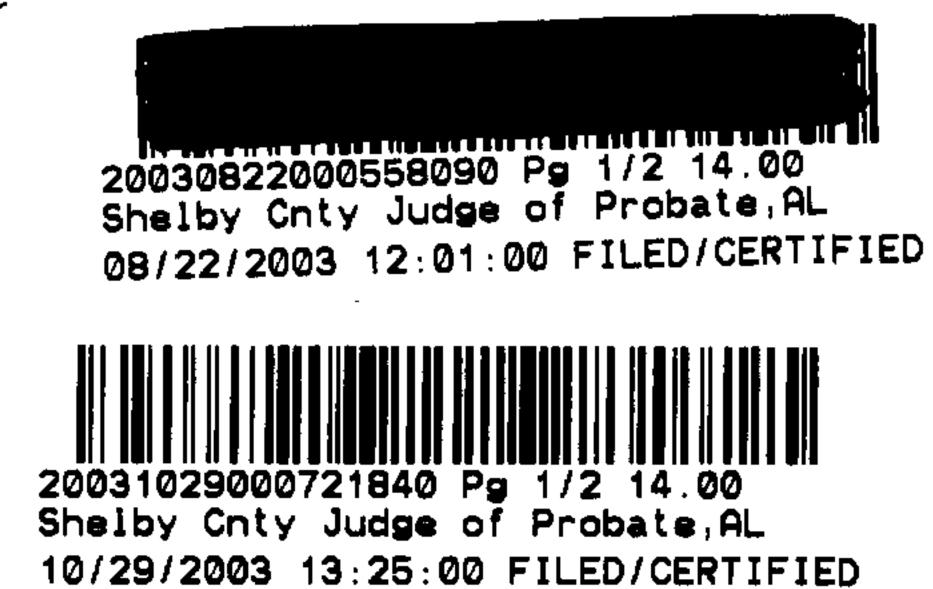
PREPARED BY:
US TITLE CORPORATION
8880 CEDAR SPRINGS LANE
SUITE 106
KNOXVILLE, TN 37923



SUBORDINATION AGREEMENT

Comes, President of CORNERSTONE BUILDING
COMPANY, INC. who makes oath that CORNERSTONE BUILDING COMPANY,
INC. is the true and lawful owner and holder of an indebtedness secured by a Mortgage in the original principal amount of \$58,500.00 executed by HOWARD D. WINKLER
AND WIFE, DIANE M. WINKLER, securing CORNERSTONE BUILDING
COMPANY, INC. dated October 17, 2002 and recorded October 17, 2002 in Book 2002,
Page 50928 of record in the Office of the Judge of Probate for Shelby County, Alabama,
encumbering the property known as 428 Ramsey Street, Birmingham, Alabama

Now, therefore, the undersigned in consideration of ONE DOLLAR (\$1.00) Cash, and other good and valuable considerations, the receipt of which is hereby acknowledged, hereby agree that the indebtedness secured by the Mortgage in Book 2002, Page 50928 of record in the Office of the Judge of Probate for Shelby County, Alabama, of which they are the secured party, be and hereby subordinated to the indebtedness of the NEW CENTURY MORTGAGE, INC. to the extent of \$500,000.00 but not further or otherwise.

THIS SUBORDINATION AGREEMENT ENTERED into this 20th day of AUGUST, 2003.

THIS INSTRUMENT IS BEING RERECORDED TO BE RECORDED BEHIND MORTGAGE BEING RERECORDED SIMULTANEOUSLY HEREIN.

20030822000558090 Pg 2/2 14.00 Shelby Cnty Judge of Probate, AL 08/22/2003 12:01:00 FILED/CERTIFIED

20031029000721840 Pg 2/2 14.00 Shelby Cnty Judge of Probate, AL BY: 10/29/2003 13:25:00 FILED/CERTIFIED ITS: STATE OF Alasama COUNTY OF Tefferson Before me, Canton T. Sweener, of the state and county mentioned, personally appeared Donald M. Acton, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be President or other officer authorized to execute this instrument) of CORNERSTONE BUILDING COMPANY, INC., the within named bargainor, a corporation, and that such President or other officer), executed the foregoing instrument for the purposes therein contained, by personally signing the name of the corporation as President or other officer). Witness my hand and seal, at office in KNOXVILLE, TN, this day of AUGUST, 2003. Notary Public

CORNERSTONE BUILDING COMPANY, INC.

FILE # 1278