

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

20030822000558090 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
08/22/2003 12:01:00 FILED/CERTIFIED

20031029000721840 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
10/29/2003 13:25:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

Comes, Donald m. Acton
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

And, whereas, the owner of said property, HOWARD D. WINKLER AND DIANE
M. WINKLER, husband and wife, have executed a mortgage on said property to NEW
CENTURY MORTGAGE, INC. by instrument dated AUGUST 22, 2003 to NEW
CENTURY MORTGAGE, INC. of record in Book 41, Page in the Office
of the Judge of Probate for Shelby County, Alabama, securing indebtedness in the
principal amount of \$500,000.00. * 2003 0822000558080

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
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CORNERSTONE BUILDING COMPANY, INC.

BY: Donald M. ActonITS: President

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STATE OF AlabamaCOUNTY OF Jefferson

Before me, Clayton T. Sweeney, 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 (president or other officer authorized to execute this instrument) of CORNERSTONE BUILDING COMPANY, INC., the within named bargainor, a corporation, and that such President (president or other officer), executed the foregoing instrument for the purposes therein contained, by personally signing the name of the corporation as President (president or other officer).

Witness my hand and seal, at office in KNOXVILLE, TN, this 20th day of AUGUST, 2003.


Notary Public

FILE # 1278