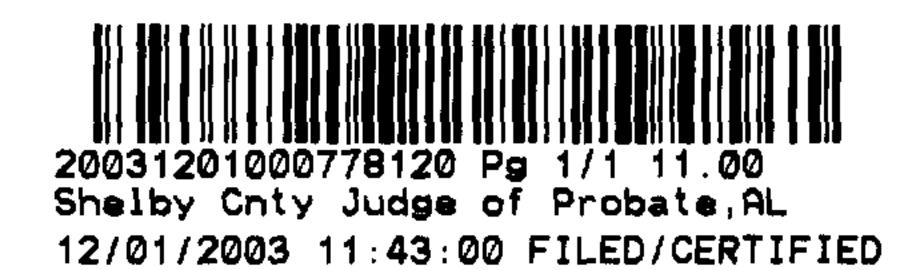
STATE OF ALABAMA COUNTY OF JEFFERSON



SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this the <u>35</u> day of November, 2003, by SOUTHTRUST BANK and in favor of SOUTHTRUST MORTGAGE CORPORATION.

Whereas SOUTHTRUST BANK is the holder of that mortgage from JOSEPH A. STAMBA, JR. and AMIE B. STAMBA in the amount of \$53,300.00 dated August 26, 2002 and filed in Instrument 20021007000486420 and corrected in that Modification of Mortgage filed in Instrument 20031119000762410 in the Office of the Judge of Probate of Shelby County, Alabama on the following described property:

Lot 12-A, according to a Resurvey of Lots 12, 13 and 14 of Chestnut Forest, as recorded in Map Book 28, Page 78, in the Probate Office of Shelby County, Alabama.

Therefore in consideration of Ten Dollars (\$10.00), the receipt of which is hereby acknowledged, SOUTHTRUST BANK does hereby subordinate the above described mortgage to that mortgage executed by JOSEPH STAMBA and AMIE STAMBA to ABN AMRO MORTGAGE GROUP, INC. as herein described. SOUTHTRUST BANK agrees that the purpose of this instrument is for ABN AMRO MORTGAGE GROUP, INC. to become a first mortgage holder and that their existing mortgage will then become a second mortgage.

STATE OF ALABAMA COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen A. Pierce, whose name as Assistant Vice President of Southtrust Bank is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance he, as such officer and with full authority of Southtrust Bank, executed the same voluntarily on the same bears date.

Given under my hand and seal 35 day of November, 2003.

Notary Public

Y COMMISSION EXPIRES HAY 30, 2000

JTHTRUST BANK

Its Assistant Vice President