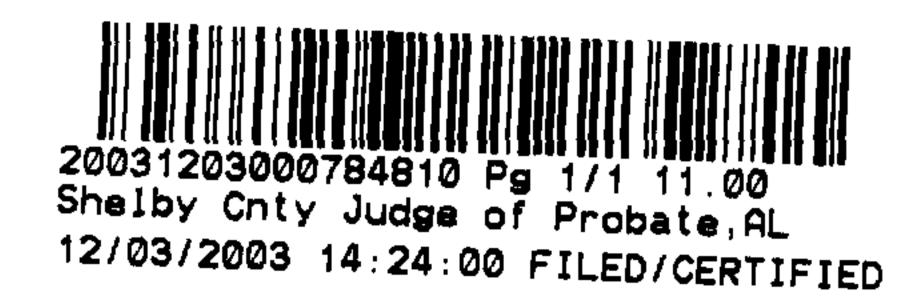
SUBORDINATION AGREEMENT



This Subordination of Mortgage is executed this 12 day of 1000 South Trust Bank (hereinafter referred to as "SouthTrust"),

WHEREAS, SouthTrust Bank is the owner and holder of that certain mortgage from Larry J. Siegel and Sigrid S. Siegel, dated December 21, 2001 filed for record January 16, 2002, recorded in Instrument 2002/2870, subordination agreement recorded in Instrument 20021210000616150 in the Probate Office of Shelby County, Alabama said property being more particularly described as follows:

Lot 8, according to the Survey of Southern Pines, 6th Sector, as recorded in Map Book 9, page 107, in the Probate Office of Shelby County, Alabama.

WHEREAS, ABN/AMRO Mortgage Group and/or its successors and assigns as their interests may appear is making a mortgage loan to Larry J. Siegel and Sigrid S. Siegel in the amount of One Hundred Eighty Four Thousand and 00/100 (\$184,000.00), said loan secured by a mortgage which encumbers the above-described real property.

WHEREAS, ABN/AMRO Mortgage Group as a condition for making a first mortgage loan requires SouthTrust Bank to subordinate the lien of its mortgage to the lien of ABN/AMRO Mortgage Group and/or its successors and assigns as their interests may appear and SouthTrust has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto and in further consideration of the sum of One Hundred and 00/100 Dollars (\$100.00) in hand paid by A. M. Robbins Mortgage Corporation to SouthTrust Bank, the receipt and sufficiency of which is hereby acknowledged, SouthTrust Bank does hereby covenant, consent, and agree to and with ABN/AMRO Mortage Group and/or its successors and assigns as their interests may appear, that the lien of SouthTrust Bank shall be and the same is hereby made subordinate, inferior, and subject in every respect to the lien ABN/AMRO Mortgage Group and/or its successors and assigns as their interest may appear, which encumbers the above-described property provided, however, that the subordination is limited to the amount of Fifty Thousand dollars and 00/100 (\$50,000.00)

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

SOUTHTRUST BANK

STATE OF ALABAMA)

JEFFERSON COUNTY)

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

Given under my hand and official seal this 17 day of NVV 2003.

lotary Public

commission expires: MY COMMISSION EXPINES MAY 30, 2008