

SUBORDINATION AGREEMENT

THIS AGREEMENT, made November 20, 2003, by and between Wachovia Bank of Delaware, N.A., successor by merger to First Union National Bank of Delaware, "Lienholder" and Nexstar Financial Corporation

WHEREAS, **John Samuel Beeker, Jr. and Charolette L. Beeker, husband and wife**, "Borrower" executed and delivered to First Union National Bank of Delaware a mortgage dated December 3, 2001, in the amount of \$160,000.00 (One Hundred Sixty Thousand and no/100ths) and interest, which mortgage was recorded January 25, 2002 as Document No. 2002-4539, in Book xxx, Page xxx, in Shelby County, State of Alabama, covering the following described property:

PROPERTY MORE FULLY DESCRIBED IN SAID MORTGAGE

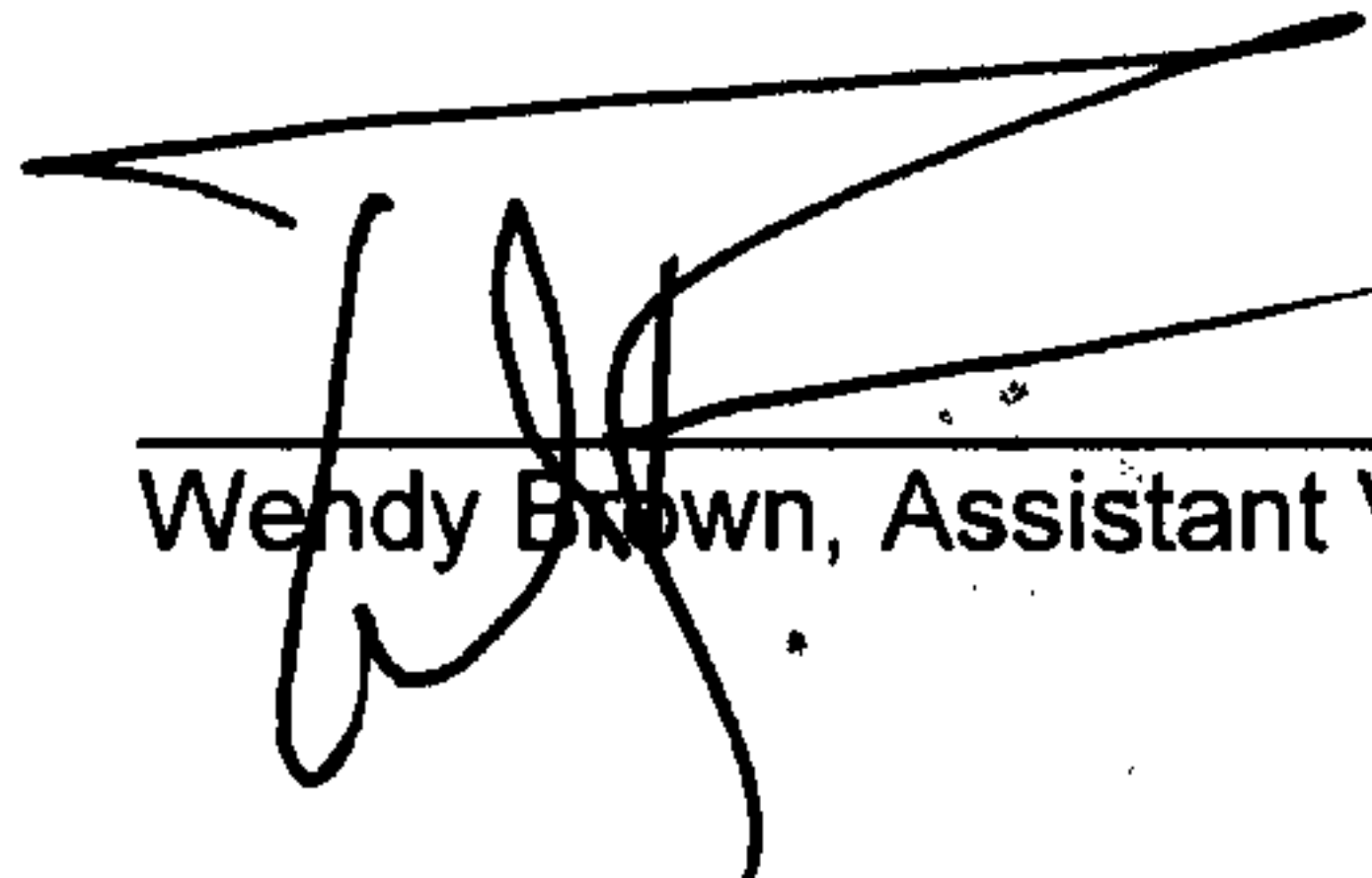
WHEREAS, Borrowers executed and delivered to Nexstar Financial Corporation a mortgage on the above described Property in the Principal amount **not to exceed \$287,100.00**

NOW THEREFORE, for good and valuable consideration, and in order to induce Nexstar Financial Corporation to advance funds upon its mortgage, Lienholder does hereby subordinate the lien of its mortgage to the lien of Nexstar Financial Corporation and all extensions, modifications and renewals thereof, and all advances and mandatory future advances thereunder, notwithstanding that the Lienholder's mortgage was executed and recorded prior to the execution and recordation of Nexstar Financial Corporation, and agrees that all right, title, lien and interest acquired, either by foreclosure proceedings or otherwise, under its mortgage shall be prior and superior to any and all rights, title, lien and interest heretofore and hereafter acquired by Lienholder under the Lienholder's mortgage.

IN TESTIMONY WHEREOF, Lienholder has caused these presents to be executed the day and year first above written.

Wachovia Bank of
Delaware, N.A., successor
by merger to First Union
National Bank of Delaware


Risha Kaylor, Witness


Wendy Brown, Assistant Vice President

State Of California
County of Sacramento

On NOV 21 2003, before me, Gary L. Snyder a
notary public, personally appeared **Wendy Brown** personally known to me (or proved to me on the
basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon
behalf of which the person(s) acted, executed the instrument.

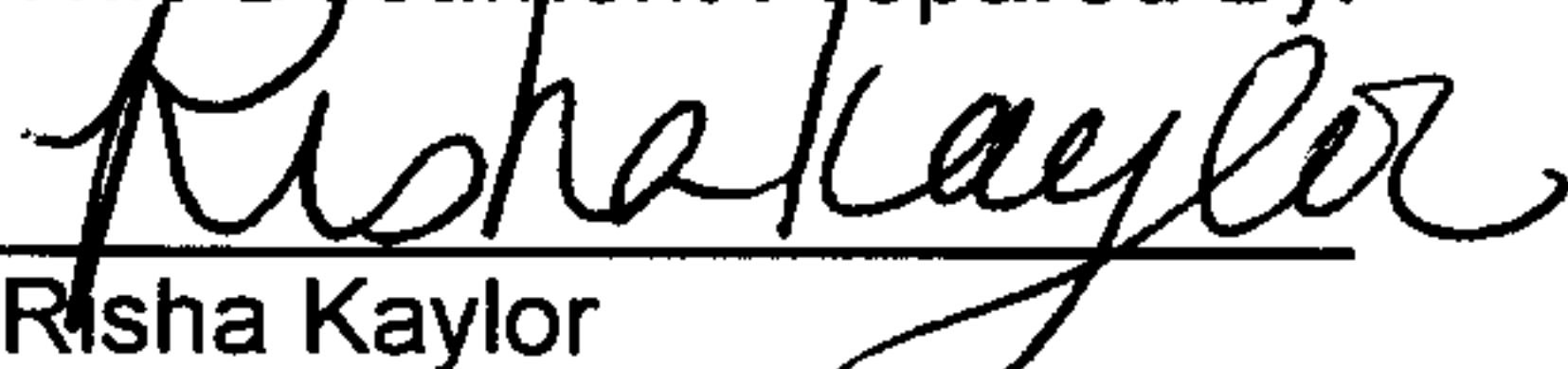
Witness my hand and official seal.


Notary Public **Gary L. Snyder**



Loan No.: 300663119
Borr: Beeker
Escrow:

This Document Prepared By:


Risha Kaylor
For: HomEq
4837 Watt Avenue
North Highlands, CA 95660