

## Subordination Agreement

Customers Name: Raymond J. Ronk and Linda J. Ronk  
Customer Account: 9500-139-556-001

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This Agreement made this date by SouthTrust Bank, (herein called First Party), in favor of First Magnus Financial Corporation, an Arizona Company (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage dated 03/20/2000, filed 07/26/2000, and recorded in Volume 2000, Page 25105, in the Office of the Judge of Probate of Shelby County, Alabama, which said mortgage encumbers the property described as follows:

LOT 1, ACCORDING TO THE FINAL PLAT OF SUBDIVISION, NORTH LAKE AT GREYSTONE, PHASE 3, AS RECORDED IN MAP BOOK 23, PAGE 3, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

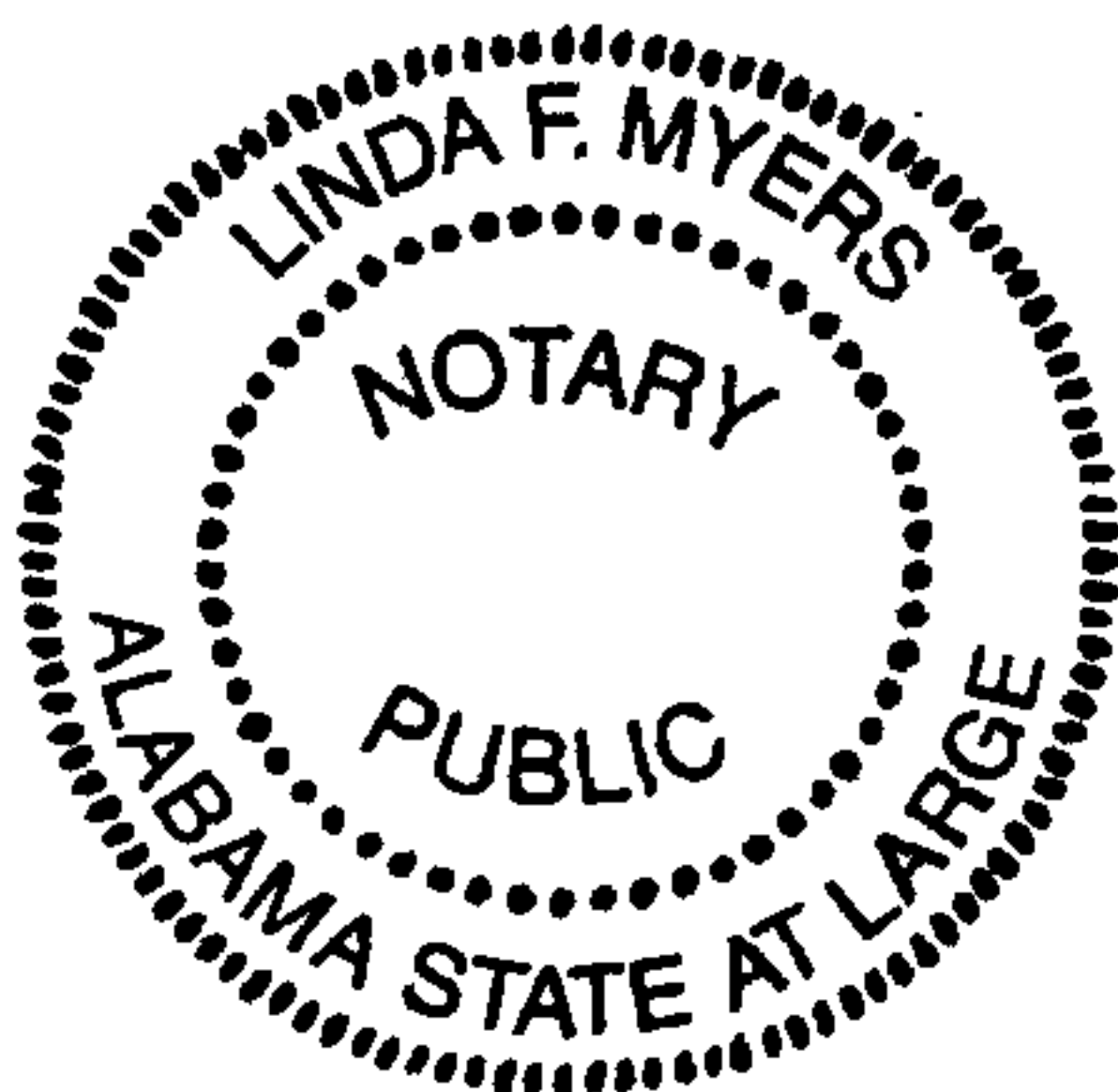
Whereas, Second Party, on \_\_\_\_\_, 2003, made a loan secured by a mortgage executed by Raymond J. Ronk and Linda J. Ronk, husband and wife, in the amount of \$115,000 secured by a mortgage on the above-described property, and

Whereas, the Second Party will not make the said loan unless the First Party subordinates its mortgage to the Second Party.

Now, therefore, in consideration of One Dollar and other good and valuable considerations, the Parties hereto agree as follows:

The First Party, SouthTrust Bank consents and agrees the mortgage recorded in Volume 2000, Page 25105, in the Probate Office of Jefferson County, Alabama, with the maximum available credit on said mortgage is \$50,000.00, is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, which said mortgage is recorded on Inst# 20040121000035500, Page \_\_\_\_\_, in the Probate Office of Shelby County, Alabama.

Dated this 22<sup>nd</sup> day of Dec., 2003.



SOUTHTRUST BANK

By: Wanda S. Casey

Its: Asst. Vice President



STATE OF ALABAMA  
COUNTY OF Jefferson

I, Linda F. Myers, the undersigned, a Notary Public, in and for said county, in said state, hereby certify that Wanda S. Casey whose name is signed as Asst. Vice President is signed to the foregoing agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of the agreement, (he) (she), as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 22<sup>nd</sup> day of Dec, 2003.

Linda F. Myers  
NOTARY PUBLIC

COMMISSION EXPIRES: MY COMMISSION EXPIRES MAY 30, 2005