

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT entered into on December 10, 2003, between Litton Loan Servicing and Prime Mortgage hereinafter known as "Lender").

Litton Loan Servicing is the holder of a mortgage dated June 11, 2002, securing a principal sum of \$15,022.65 (the "Mortgage") from Damon J. Dufour and Amy E. Dufour. (known as "Borrowers"), which is recorded in Volume 200206190002900, Page 20, and further assignment of Mortgage of record in Volume _____, page _____, in the Office of the Recorder in and for the County of Shelby, State of Alabama.

Borrowers have secured a loan from Lender and have requested that Litton Loan Servicing, subordinate the aforementioned Mortgage to the mortgage lien of Lender.

THEREFORE, Litton Loan Servicing, for a valuable consideration, the receipt of which is hereby acknowledged, does hereby subordinate the aforementioned Mortgage to the mortgage lien of Lender in the maximum amount of \$131,600.00, dated November 25, 2003, of record in Volume _____ Page _____, in the Office of the Recorder aforesaid.

Inst# 20040114 0000 25550,

IN AFFIRMATION of the foregoing, witness the signature of Litton Loan Servicing.

This instrument prepared by:

Litton Loan Servicing

BY: [Signature]
(NAME) EDWARD C. HILL
(TITLE) VICE PRESIDENT

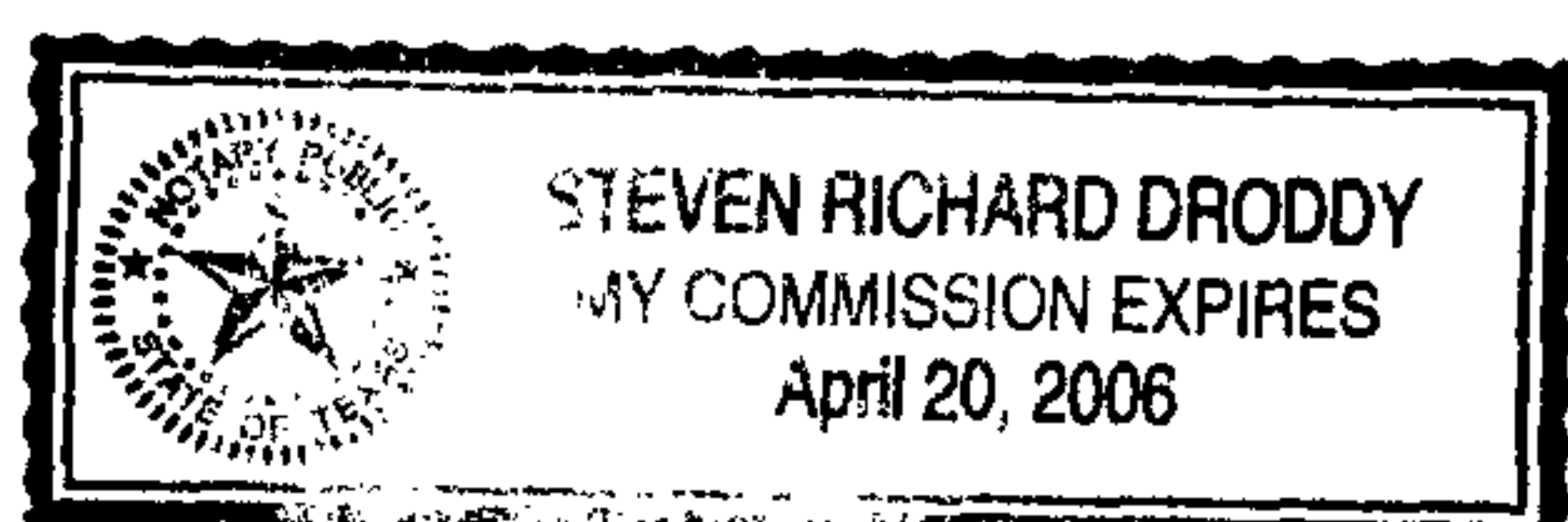
[Signature]

Thomas E. Keating, Esquire.
159 St. Matthews Ave Suite Y
Louisville, KY 40207

STATE OF TEXAS
COUNTY OF HARRIS

DEC. The foregoing Subordination Agreement was acknowledged before me on November 10, 2003 by Litton Loan Servicing, by EDWARD C. HILL, its VICE PRESIDENT, on its behalf.

My Commission Expires: 4/20/06



[Signature]
NOTARY PUBLIC

return to:
EXPRESS FINANCIAL SERVICES, INC.
National Service Center
P.O. Box 25467
Nine Parkway Center
875 Greentree Road Suite 275
Pittsburgh, PA 15220

Order Number: 000465778 (REVISED)

Re: ~~Damon~~ J. Dufour

16450 OLD CAHABA CT
HELENA, AL 35080
SHELBY County

20040218000083090 Pg 2/2 14.00
Shelby Cnty Judge of Probate, AL
02/18/2004 09:29:00 FILED/CERTIFIED

EXHIBIT 'A'

ALL THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY,
ALABAMA, TO-WIT:
LOT 359, ACCORDING TO THE SURVEY OF OLD CAHABA OAK RIDGE SECTOR SECOND
ADDITION AS RECORDED MAP BOOK 27, PAGE 52, IN THE OFFICE OF THE JUDGE
OF PROBATE OF SHELBY COUNTY, ALABAMA.

13-4-20-2002-119.000