

STATE OF ALABAMA  
COUNTY OF JEFFERSON

### SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this the 19<sup>th</sup> day of February, 2004, by COLONIAL BANK and in favor of MORTGAGEAMERICA, INC..

Whereas COLONIAL BANK is the holder of that mortgage from STEVE STAMBA and wife, MEREDITH STAMBA in the amount of \$61,000.00 dated December 30, 2003 and filed in Instrument 20040107000011640 in the Office of the Judge of Probate of Shelby County, Alabama on the following described property:

Lot 1, according to LaRussa's Addition to Brookshire, 2nd Sector, as recorded in Map Book 31, page 53, in the Office of the Judge of Probate of Shelby County, Alabama.

Whereas, COLONIAL BANK is desirous of making the above described mortgage a second and subordinate mortgage to that mortgage to MORTGAGEAMERICA, INC. from STEVE STAMBA and MEREDITH STAMBA in the amount of \$488,000.00 dated 2/26/04 filed in Instrument 20040305000115/00 in the Office of the Judge of Probate of Shelby County, Alabama.

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

COLONIAL BANK

Brian P. Desarbo  
Its Vice President

STATE OF ALABAMA  
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I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that BRIAN DESARBO, whose name as Vice President of Colonial 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 19<sup>th</sup> day of February, 2004.

Josie B. Smith  
Notary Public

My Commission Expires 1/25/05