

STATE OF ALABAMA
COUNTY OF JEFFERSON

SUBORDINATION AGREEMENT

WHEREAS, Victor S. Stark and Amy E. Stark (hereinafter referred to as "Borrowers"), have applied to Trustmark National Bank (hereinafter referred to as "Bank") for a loan of money in the amount of \$118,900.00 to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this Agreement be superior to the mortgage to be executed by the Borrowers to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrowers unless the undersigned subordinate their lien on said property to the mortgage to be executed by the Borrowers to the Bank.

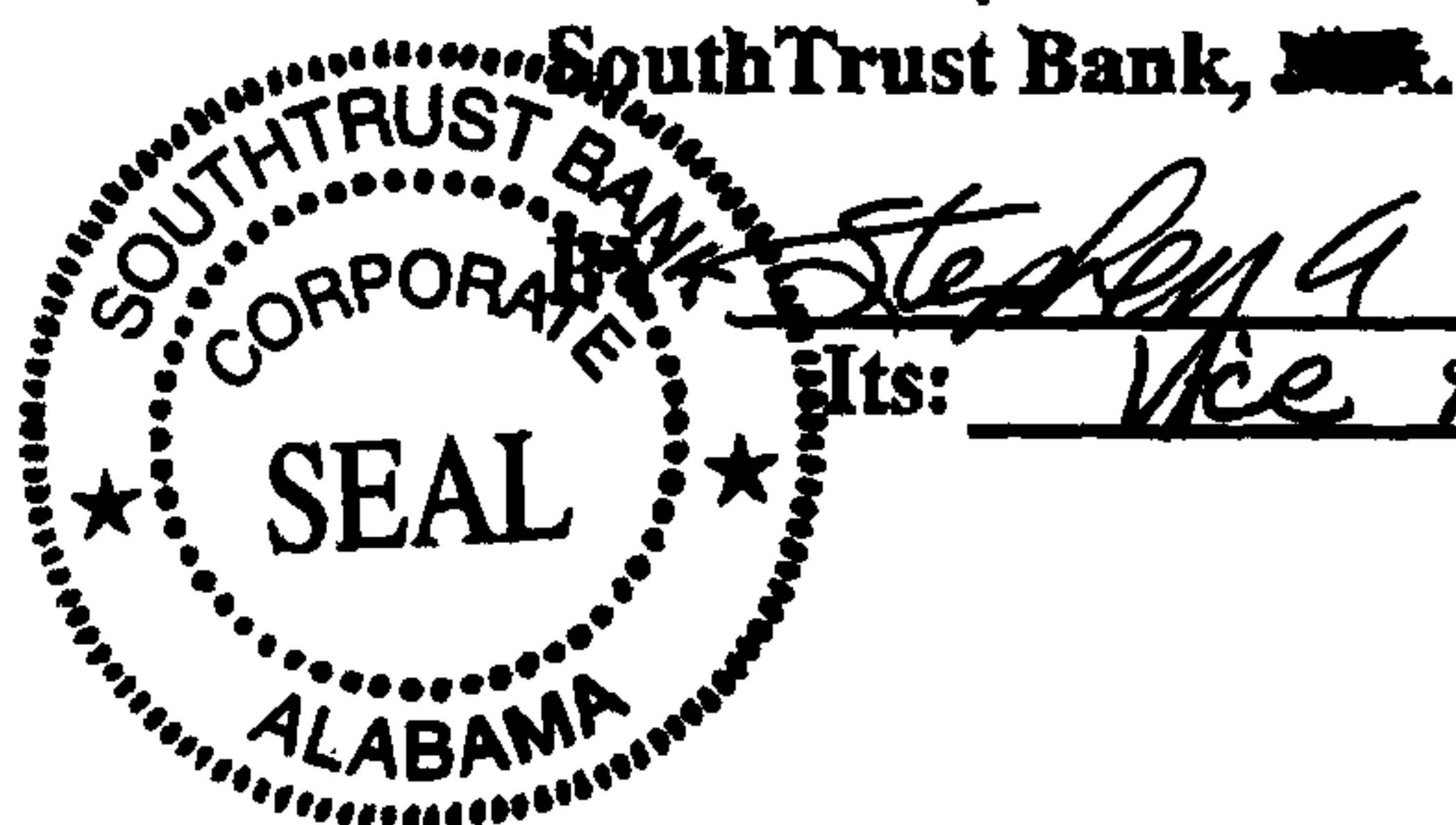
NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Bank to make the requested loan to the Borrowers, the undersigned hereby agree as follows:

The undersigned hereby subordinates to the mortgage to be executed by the Borrowers to the Bank all right, title and interest at law or equity of the undersigned in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 278, according to the Survey of Chandalar South, 6th Sector, as recorded in Map Book 7, page 49 & 50, in the Probate Office of Shelby County, Alabama.

including without limitation, that certain mortgage recorded in Instrument #2004-16013 in the Probate Office of Shelby County, Alabama.. Said mortgage is in the amount of \$36,900.00.

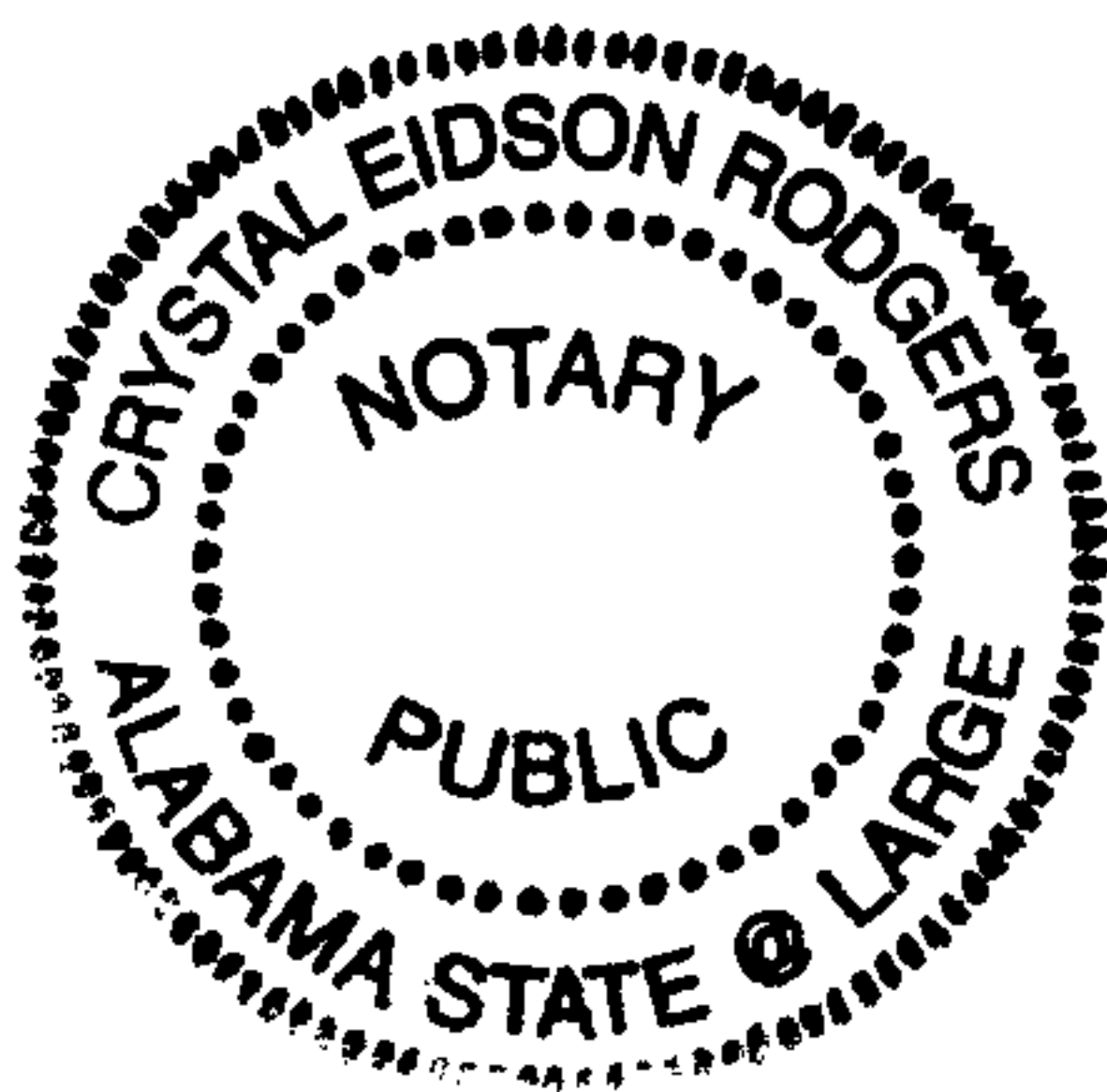
IN WITNESS WHEREOF, SouthTrust Bank, N.A. has caused its Vice Pres. to execute this Subordination Agreement with full authority for and on behalf of SouthTrust Bank, ~~MA~~ on the 10 day of May, 2004.



STATE OF ALABAMA
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I, the undersigned authority, a Notary Public in and for said county in said State, certify that Stephen A. Pierce whose name as Vice President for SouthTrust Bank, N.A. 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/she as such officer, and with full authority, executed the same voluntarily for and as the act of SouthTrust Bank, N.A. on the day the same bears date.

Given under my hand and official seal this the 10 day of May, 2004.



Crystal Eidson Rodgers
Notary Public
My Commission Expires: _____

MY COMMISSION EXPIRES APRIL 17, 2007.