

STATE OF ALABAMA }  
JEFFERSON COUNTY }

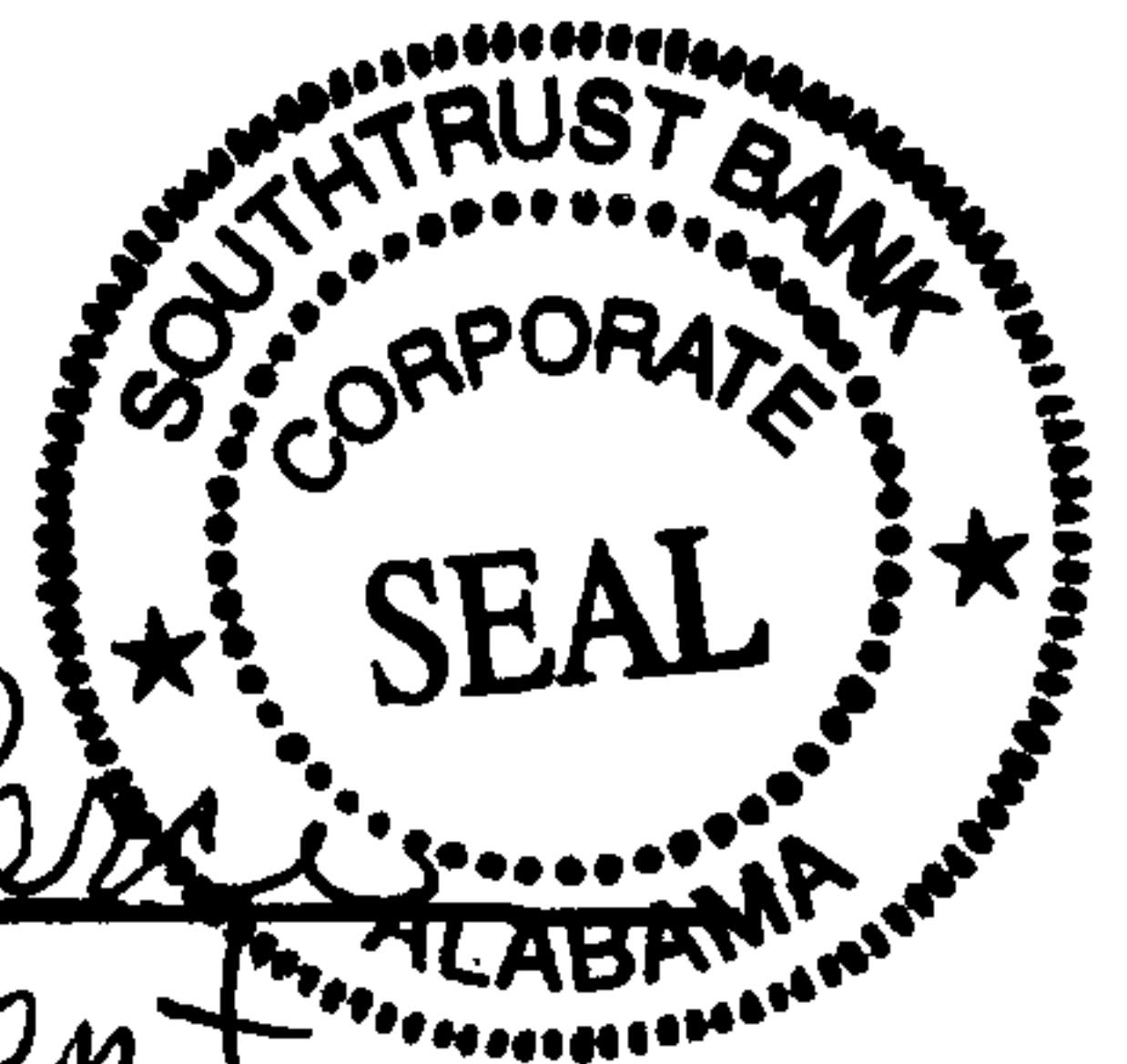
**SUBORDINATION AGREEMENT**

Now comes SouthTrust Bank, holders of that certain mortgage executed by Daniel A. Ivy and Cynthia W. Ivy, which is filed at Inst. No. 2000-19055 in the Probate Office of SHELBY County, Alabama, and does hereby agree to subordinate said mortgage lien to that mortgage lien of HSBC Mortgage Corporation (USA), who holds a mortgage dated November 19, 2004, and filed at Inst. No. 20041220000693310. In the Probate Office of SHELBY County, Alabama. The undersigned understands that by subordinating this mortgage lien same will become secondary and subordinate to that mortgage held by HSBC Mortgage Corporation (USA), in the amount of \$397,000.00.

Dated this the 9<sup>th</sup> day of November, 2004.

SouthTrust Bank

By: Stephen A. Pierce  
Its Vice President



STATE OF ALABAMA }  
JEFFERSON COUNTY }

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen A. Pierce, Vice Pres. of SouthTrust Bank, whose name(s) 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 foregoing, he, as such officer and with such authority, executed the same voluntarily on the day the same bears date, for and as the act of said entity.

Given under my hand and official seal on this the 9<sup>th</sup> day of November, 2004.

Sherry Bremsinger  
NOTARY PUBLIC

My commission expires: MY COMMISSION EXPIRES  
FEBRUARY 24, 2007.

This instrument was prepared by:  
Alan C. Keith, Attorney  
2100 Lynngate Drive  
Birmingham, AL 35216

