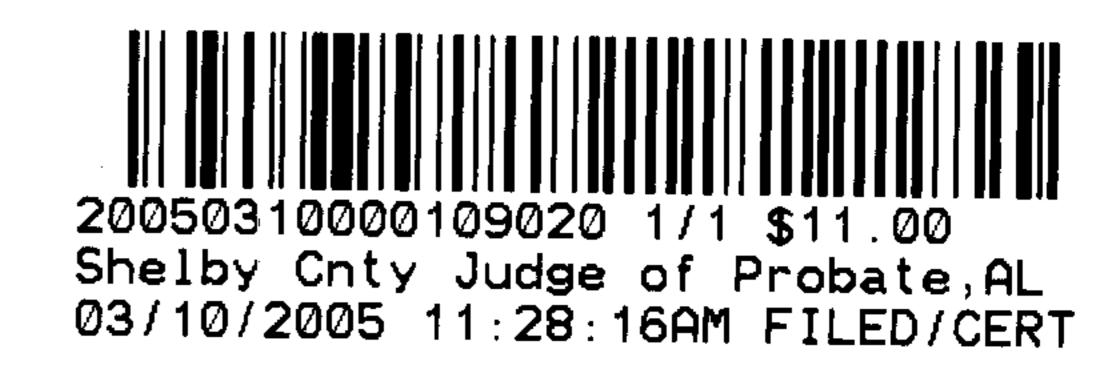
SUBORDINATION AGREEMENT



STATE OF ALABAMA COUNTY OF SHELBY

The undersigned for a full, valuable consideration in hand paid by ("Beneficiary"), the receipt and sufficiency of which is hereby acknowledged, has subordinated and by these presents does subordinate the following lien, to-wit:

Home Equity Mortgage dated November 27, 2001, executed by Thad Jimmie Howard and Jane E. Howard, recorded on December 21, 2001, as Instrument Number 2001-562672 Official Public Records of Real Property/Judge of Probate of Shelby County, Alabama, securing the payment of one certain note for the principal sum of \$25,000.00 and modified in May 9, 2003 to 31,400.00 in Instrument number 2003-289370 in the Probate Court of Shelby County and any other amount payable under the terms of the Deed of Trust as therein provided payable to the order of Compass Bank.

To the mortgage securing the payment of that one promissory note ("Note") in the principal sum of \$180,000.00, dated October 18, 2002, executed by Thad Jimmie Howard and Jane E. Howard, of even date with the Note, recorded on October 25, 2002, in Instrument Number 2002-528630 in the Official Public Records of Real Property/Judge of Probate of Shelby County, Alabama, and to any other liens, security interests and instruments securing payment of the Note, regardless of how often, or in what manner the Note, together with the liens and security interest securing the same, may be renewed, extended, changed, or altered.

The property encumbered by the above described lien is: 641 Meadow Ridge Drive, Birmingham, AL 35242; more particularly described as follows: All that certain lot or parcel of land situation in the City of Birmingham, County of Shelby, and State of Alabama and more particularly described as follows: Being known and designated as Lot 18, according to the Survey of Meadow Brook Cluster Homes, 2nd Sector, as recorded in Map Book 22, Page 110, in the Probate Office of Shelby County, Alabama.

Dated March , 2005...

Compass Bank

 $\mathbf{p}_{\mathbf{v}}$

Name: Daniel C. Mattison

Title: Vice President

Corporate Acknowledgement

STATE OF ADAMA COUNTY OF Deflevsor

This instrument was acknowledged before me on the

day of

of Compass Bank, an Alabama corporation, on behalf of said corporation.

1

Notary Public, State of

Alabama

MCE: 51

After Recording Return To: Compass Bank

Portfolio Management

Attn: Lynn Capps (ALBIHWRTS)

401 West Valley Avenue

Birmingham, Al 35209