STATE OF ALABAMA)
COUNTY OF SHELBY

SUBORDINATION AGREEMENT

THIS AGREEMENT MADE AND ENTERED into on this the ______ day of _______, 2005, by and between **SouthTrust Bank N/K/A Wachovia Bank, N.A.**, (the "Mortgagee"), and **Mary Edith Moore** A/K/A Meredith Moore, ("the Mortgagor").

-WITNESSETH-

THAT, WHEREAS, Mortgagor did heretofore execute a mortgage on the hereinafter described property to **SouthTrust Bank N/K/A Wachovia Bank**, **N.A.**, in the original principal amount of Sixty Thousand and no/100 (\$60,000.00) Dollars as the maximum loan amount, which mortgage is recorded on October 3, 2002 and recorded on October 18, 2002 in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument #20021019000512850, in the Office of the Judge of Probate of Shelby County, Alabama.

WHEREAS FURTHER, that the Mortgagor and Mortgagee of the aforementioned mortgage have heretofore agreed that the Mortgagee would **SUBORDINATE** said mortgage to a first mortgage executed by the Mortgagor to JPMORGAN CHASE BANK, N.A. dated the day of ________, 2005, and which property covered by said mortgage is located in Shelby County, Alabama, and more particularly described as follows, to-wit:

Lot 79, according to the Final Record Plat of Greystone Farms, Guilford Place, Phase 2, as recorded in Map Book 22, Page 24 in the Probate Office of the Shelby County, Alabama: being situated in Shelby County, Alabama.

IT BEING DISTINCTLY UNDERSTOOD that the purpose of this instrument is to make the mortgage of Mortgagee upon the above described property held by **SouthTrust Bank N/K/A Wachovia Bank, N.A.**, a second mortgage to the new first mortgage also to be held by JPMORGAN CHASE BANK, N.A.

IN WITNESS WHEREOF, the parties of the first part have caused this instrument to be executed on this the day of _______, 2005.

By:

| SouthTrust Bank-N/K/A Wachovia Bank, N.A. |
| By: | JOHN PETROSKY |
| ASST. VICE PRESIDENT

STATE OF ALABAMA)
COUNTY OF Koanow)

I, the undersigned Notary Public in and for said County and State, hereby certify that for South Trust Bank N/k/A Wachovia Bank, N.A., whose name is signed to the foregoing instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said bank.

GIVEN under my hand this ____/_

NOTARY PUBLIC MY COMMISSION EXPIRES:

OFFICIAL SEAL
NOTARY PUBLIC-COMMONWEALTH OF VIRGINIA
KELLEY M. CAHOON
COUNTY OF ROANOKE
My Commission Expires
11/30/2006

THIS INSTRUMENT PREPARED BY: Alan P. Judge, Attorney at Law Bellchase Office Center 3330 L & N Drive, Suite F Huntsville, Alabama 35801