

WHEN RECORDED MAIL TO:

Electronic Closing Services, Inc.
DBA E-Title
290 Bilmar Drive
Pittsburgh, PA 15205

SUBORDINATION AGREEMENT

BY THESE PRESENTS, Household Finance Corporation of Alabama, as owner and holder of all the beneficial interest under that certain Deed of Trust executed by:

Trustor/Mortgagor:	Michael Taylor and Sabrina Taylor AKA Sabrina Davidson-Taylor
Trustee/ Mortgagee:	
BENEFICIARY:	Household Finance Corporation of Alabama
AMOUNT:	\$10,499.66
Dated:	5/25/2005
Recorded:	6/13/2005
Book, Page, Instrument #	2005 page 28818
Recording Jurisdiction:	Shelby County

and affecting that certain real property described as:

See Exhibit "A" attached hereto and made a part thereof.

for good and valuable consideration, the receipt of which is hereby acknowledged, hereby subordinates the lien of said Deed of Trust and every term, condition, and provision of said Deed of Trust to the lien and every term, condition, and provision of that Deed of Trust executed by:

Trustor/Mortgagor:	Michael Taylor and Sabrina Taylor AKA Sabrina Davidson-Taylor
Trustee/ Mortgagee:	
BENEFICIARY:	Homecomings Financial Network, Inc.
Dated:	
Recorded:	
Book, Page, Instrument #	

Records of Shelby County, Alabama, to secure the original principal not to exceed the amount of \$166,500.00. It being the intention of the undersigned that by reason hereby, all of their right, title, and interest arising under said first mentioned Deed of Trust shall be inferior subsequent and subordinate to such subsequent Deed of Trust.

**SUBORDINATION AGREEMENT
(Continued)**

This subordination shall be binding upon and insure to the benefit of the heirs, executors, representatives, successors, and assigns of the parties hereto.

IN WITNESS WHEREOF, this presence has been executed this 13th day of March 2006.

BY: Karen Ellis
Printed Name: Karen Ellis
Title: Vice president

State of ~~Alabama~~ Illinois

County of ~~Shelby~~ Dupage

On this the 13th day of March, 2006, before me, a Notary Public, personally appeared Karen Ellis (Name of Officer) who acknowledged himself/herself to be the Vice president (Title of Officer) of Household Finance Corp (Name of Corporation), a corporation, and that he/she, as such Vice president (Title of Officer), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as Vice president (Title of Officer).

In witness whereof I hereunto set my hand.

Barbara A. Laing
(Signature of Notary Public)

My Commission Expires: 10-1-07

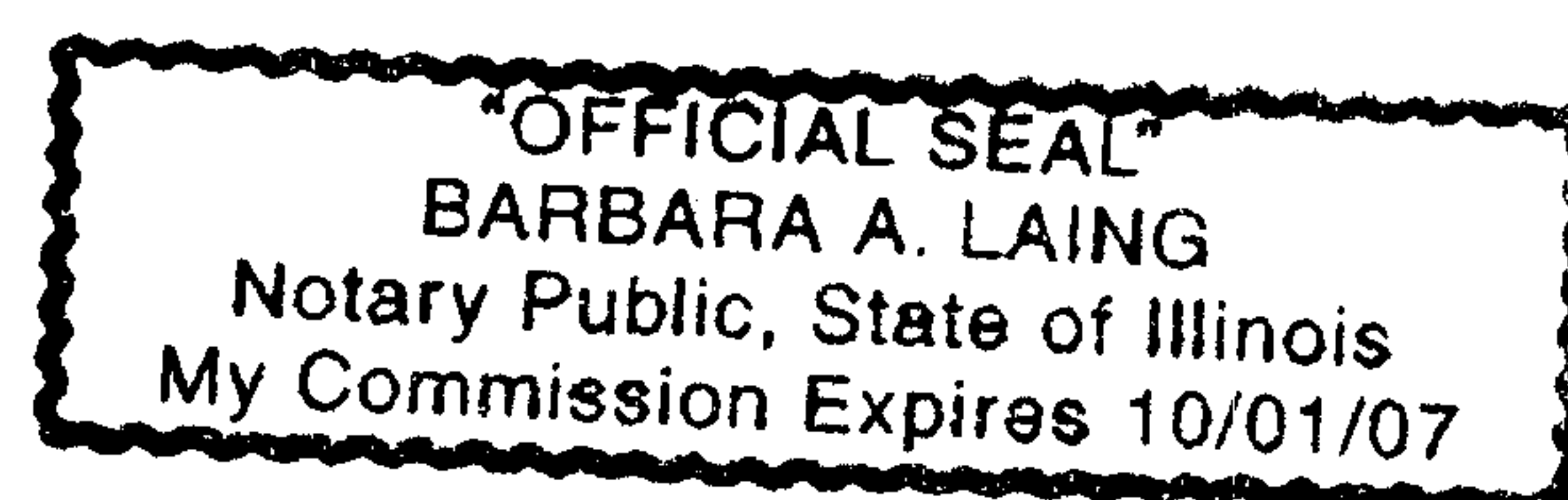


Exhibit "A"

ALL THAT PARCEL OF LAND IN COUNTY OF SHELBY, STATE OF ALABAMA AS MORE FULLY DESCRIBED IN BOOK 2004 PAGE 5683 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 14, ACCORDING TO THE SURVEY OF DEARING DOWNS, 11TH ADDITION, AS RECORDED IN MAP BOOK 15, PAGE 90, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

APN: 13-6-23-3-000-082-087