

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is entered into between NATIONAL CITY BANK, herein known as "Subordinating Bank" and NATIONAL CITY BANK, herein known as "Lender".

Subordinating Bank is the holder of a Mortgage from Chris A. Phillips & Lisa S. Phillips, herein known as "Borrower(s)", filed for record May 17, 2000, recorded in instrument 2000/16204 in the probate office of Shelby County, Alabama.

Borrower has secured a loan from Lender and has requested that Subordinating Bank subordinate Subordinating Bank's mortgage to the mortgage lien of Lender.

THEREFORE, Subordinating Bank, for valuable consideration, the receipt of which is hereby acknowledged, does hereby subordinate its mortgage to the mortgage lien of Lender, which lien is in the maximum amount of \$274,400.00 dated April 25, 2001, and recorded in Document No. 2001-18967, Recorder's Office, Shelby County, Alabama.

IN AFFIRMATION of the foregoing, Subordinating Bank has executed this instrument this 25th day of April, 2001.

NATIONAL CITY BANK
Subordinating Bank

By: Beverly J. Baker
Beverly J. Baker
Its: Vice-President

Marian Blum
Witness

Strena Smith
Witness

STATE OF OHIO
COUNTY OF OHIO

The foregoing Subordination Agreement was acknowledged before me on this 25 day of April, 2001, by NATIONAL CITY BANK, by BEVERLY J. BAKER, its Vice President, on its behalf.

David Carlson
Notary Public

This Instrument Prepared By: NATIONAL CITY BANK, 4661 East Main Street, Columbus, Ohio 43213



DAVID CARLSON
Notary Public, State of Ohio
My Commission Expires 4.4.2004

05/10/2001-18968
12:16 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MB 11.00

Inst # 2001-18968