SUBORDINATION AGREEMENT

KNOW BY ALL MEN THESE PRESENTS: In consideration of \$1.00 and other good and valuable considerations, Fifth Third Bank, f/k/a Old Kent Mortgage Company, 38 Fountain Square, Cincinnati, Ohio 45263 (Assignee) agrees that it shall postpone and make junior and subordinate in all respects that certain mortgage executed by Noal Sellers and Terri Sellers, in the amount of \$57,300.00, Dated December 5, 2000, Instrument No. 2000/42506, Shelby County, Birmingham, Alabama. In favor of a Mortgage Executed by Noal Sellers and Terri Sellers in the amount of \$258,000.00, to Liberty Mortgage Corporation, Its successors and or assigns, which mortgage covers real estate described in Exhibit "A" attached hereto and made a part hereof..

This agreement shall continue in full force and effect so long as Noal Sellers and Terri Sellers shall be indebted to the Assignee.

This agreement shall be binding upon and inure to the benefit of the respective heirs, executors, successors, and assigns of the Assignee.

Witnesses:

THE FIFTH THIRD BANK

Teresa M. Sparrow
Assistant Cashier

State of: Ohio
SSS:

County of: Hamilton

BE IT REMEMBERED, that on December 13, 2001, before me, a Notary Public in and for said County and State, personally appeared Teresa M. Sparrow, Assistant Cashier of Fifth Third Bank, and acknowledged the signing thereof to be their voluntary act for the uses and purposes therein mentioned.

IN WITNESS THEREOF, I have hereunto subscribed my name and affixed my notarized seal on the day

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Notary Public

and year last aforesaid.

This instrument was prepared by: Fifth Third Bank Madisonville Operations Center MD 1MOC2N, Special Loans 38 Fountain Square Cincinnati OH 45263

LORAYNE A. SCHAEFER

Notary Public, State of Ohio

My Commission Expires July 22, 2003

To the con-

D1/02/2002-00105
10:59 AM CERTIFIED
SHELBY COUNTY STORE OF PROBATE

EXHIBIT "A"

Lot 71-B, according to the Resurvey of Lot 71-A of a Resurvey of Lot 71 Heatherwood 4th Sector, 1st Addition, as recorded in Map Book 27, Page 115, in the Probate Office of Shelby County, Alabama.

Inst. # 2002-00105

DI/DZ/2002-00105 SHELBY COUNTY JUDGE OF PROBATE

SHELBY COUNTY JUDGE OF PROBATE

14.00