

THIS INSTRUMENT PREPARED BY:  
Frontier National Bank

PO Box 414

Chelsea, AL 35043

STATE OF ALABAMA  
Shelby COUNTY

### SUBORDINATION OF MORTGAGE

This Subordination of Note and Mortgage is executed this the 8 day of January, 2002, by Frontier National Bank, (herein called First Party), and Flagstar Bank, (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instrument #2001-26699, in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 522, according to the survey of Yellowleaf Ridge Estates, 5th Sector, as recorded in Map Book 25, Page 132 in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama

Whereas, Second Party, on December 27, 2001, made a mortgage loan to John A. & Rhonda P. McCormac, in the amount of \$ 192,700.00, secured by a mortgage on the above property, and;

Whereas, the Second Party will not make the said loan unless the First Party subordinates its mortgage to that mortgage to the Second Party.

Now therefore, in consideration of One Dollar and other good and valuable consideration, the parties hereto agree as follows:

The First Party, Frontier National Bank, consents and agrees that the lien of its mortgage recorded in Inst. #2001-26699, is and shall continue to be, subject and subordinate in lien to the lien of the mortgage being made to the Second Party, Flagstar Bank, which mortgage is recorded in 2002-01564, in the said Probate Office.

Done this 8 day of January, 2002.

Ben McMillan  
 BY: [Signature]  
 Its Executive Vice President

STATE OF ALABAMA  
 COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Ben McMillan, whose name as Executive VP, of Frontier Nat'l Bank, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 8 day of January, 2002.

[Signature]  
 Notary Public

Inst # 2002-01564

01/09/2002-01564  
 09:26 AM CERTIFIED  
 SHELBY COUNTY JUDGE OF PROBATE  
 001 CH 11.00