

# SUBORDINATION AGREEMENT

3423571

WHEREAS, on 01/28/2000, Marnie P. White,  
Executed a mortgage in favor of Household Bank, encumbering the following described real  
property:

The following described real estate, situated in the County of Shelby, and State of Alabama,  
to-wit:  
Lot 4, according to resurveyed of Candlewood, as recorded in map book 8, at page 104, in the  
office of the Judge of Probate, Shelby County, and Alabama.

Which secured an original indebtedness in the amount of \$19,137.00 and was recorded on  
02/07/2000, in book 2000, page 03807, in the public records of Shelby County.

WHEREAS, thereafter on 1-18-02, Borrowers executed or will  
(DATE)

execute a certain mortgage in favor of Traveler's Bank and Trust, fsb. Securing an original  
indebtedness not to exceed the amount of \$127,500.00 which will be recorded in the public  
records of Shelby County, and which mortgage likewise encumbers the above-described  
property;

WHEREAS, Traveler's Bank and Trust, fsb is not willing and will not make the loan  
desired by the Borrowers unless Traveler's Bank and Trust, fsb's mortgage is a FIRST  
mortgage prior in dignity and in every respect to the aforesaid mortgage of Creditor;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other  
valuable consideration to Creditor in had paid, the receipt of which is hereby acknowledged,  
Creditor does hereby subordinate its mortgage to the above-described mortgage and does  
hereby intend by the Agreement that the mortgage in favor of Traveler's Bank and Trust, fsb  
shall be a FIRST mortgage lien prior in dignity to Creditor's mortgage as herein described.

Inst # 2002-04565

01/25/2002-04565  
03:59 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CH 14.00

IN WITNESS WHEREOF, Creditor has signed this agreement this 7<sup>th</sup>

day of January, 2002.

Witness:

[Signature]  
Pauline Walker  
[Signature]  
Blanca Torres

[Signature]  
Vice President  
BY: Fran Bablonkay

STATE OF Illinois

COUNTY OF DuPage

TITLE: Vice President

The foregoing instrument was acknowledged before me on this 7<sup>th</sup>

Day of January, 2002 by Fran Bablonkay  
(Name)

as Vice President of Household Finance  
(Title) (Creditor) corp.



[Signature]  
Notary Public

My Commission Expires:

3.5.03

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