

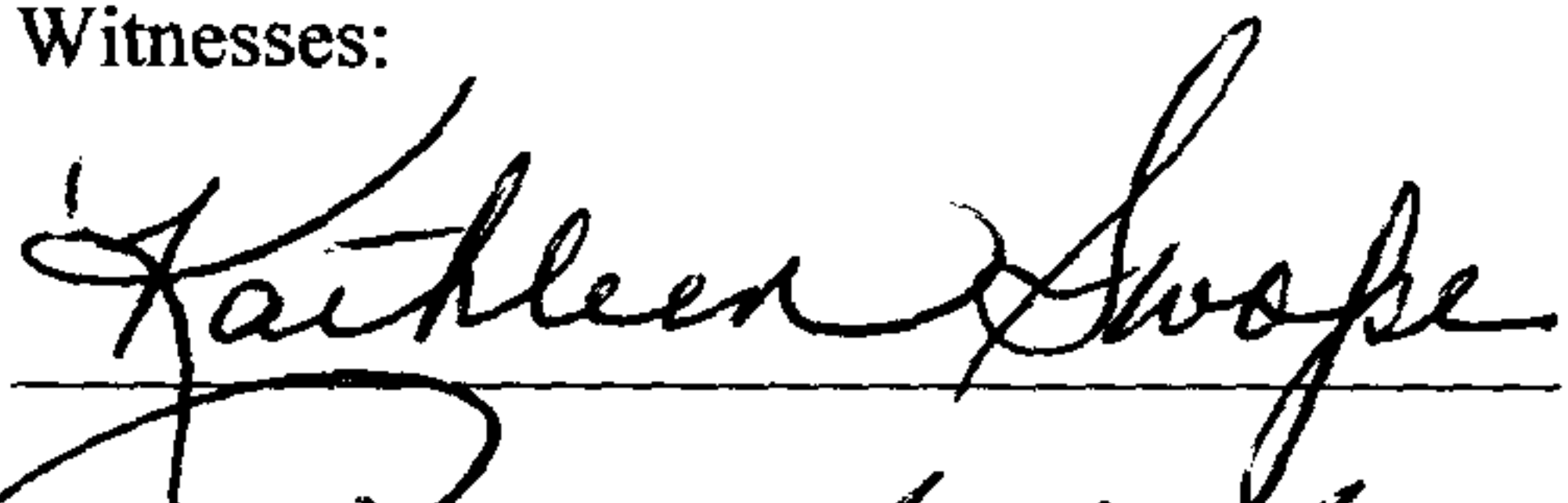
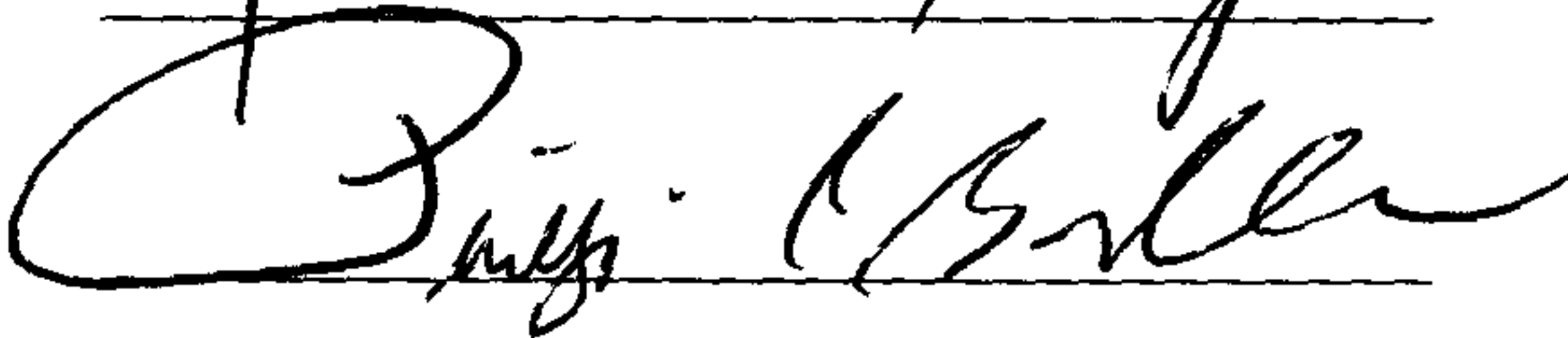
SUBORDINATION AGREEMENT

KNOW BY ALL MEN THESE PRESENTS: In consideration of \$1.00 and other good and valuable considerations, Old Kent Mortgage Company N/K/A Fifth Third Bank, 38 Fountain Square, Cincinnati, Ohio 46263 (Assignee) agrees that it shall postpone and make junior and subordinate in all respects that certain Mortgage executed by Christopher D. White and Amy White, in the amount of \$31,600.00, Dated August 15, 2001, filed on August 28, 2001 as recorded in Instrument #2001-36912, in the Probate Office of Shelby County, State of Alabama. In favor of a Mortgage executed by Christopher D. White and Amy White not to exceed the amount of \$257,000.00, to Citizens Bank, 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 Christopher D. White and Amy White 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


David A. Powell
Vice President

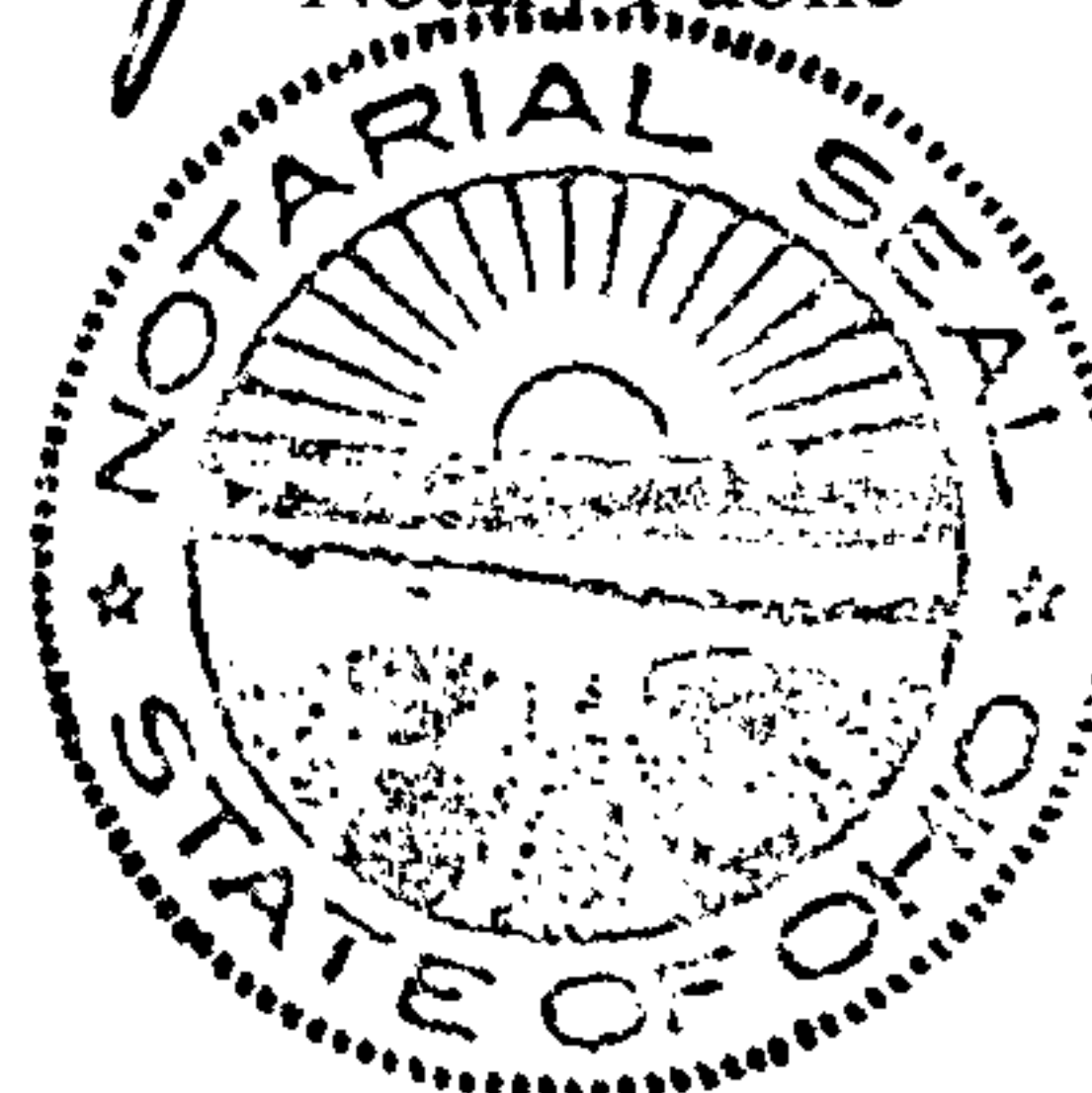
State of: Ohio }
County of: Hamilton } SS:

BE IT REMEMBERED that on September 3, 2002 before me, a Notary Public in and for said County and State, personally appeared David A. Powell, Vice President 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 and year last aforesaid.


Notary Public

This instrument was prepared by:
Fifth Third Bank
Madisonville Operations Center
MD 1MOC2N, Special Loans
5050 Kingsley Drive
Cincinnati OH 45263



LORAYNE A. SCHAEFER
Notary Public, State of Ohio
My Commission Expires July 22, 2003

FIFTH THIRD BANK
OPERATIONS DIVISION

September 3, 2002

20020917000447130 Pg 2/2 14.00
Shelby Cnty Judge of Probate, AL
09/17/2002 11:37:00 FILED/CERTIFIED

EXHIBIT A

**LOT 54, ACCORDING TO THE SURVEY OF WILLOWBROOK, AS RECORDED IN MAP
BOOK 11, PAGE 48, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**