

This instrument Prepared by:

Frontier Bank, NA
43 N Broadway
Sylacauga, AL 35150

State of Alabama
Talladega County

Subordination of Mortgage

This subordination of note and mortgage is executed this the 6th day of August 2003, by Frontier Bank, NA, (herein called First Party), and Flagstar Bank, FSB, (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instrument Number 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 July 17, 2003, made a mortgage loan to John A. McCormac and spouse, Rhonda P. McCormac, in the amount of \$189,000.00, secured by a mortgage on the above property, and;

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

Now, the parties hereto agree as follows:

The First Party, Frontier Bank, NA, consents and agrees that the lien of its mortgage recorded in Instrument Number 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, FSB, which mortgage is recorded in Instrument Number 20030724000474100, in the said Probate Office.

Done this 6th day of August, 2003

By: [Signature]
Its: Executive Vice President

State of Alabama
Talladega County

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James M. Yates, whose name as Executive Vice President, of Frontier Bank, NA, 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 6th day of August, 2003

[Signature]
My commission expires: 3/14/05