

This instrument prepared by:  
43 N Broadway  
Frontier Bank, NA  
Sylacauga, Alabama

State of Alabama  
Talladega County

### Subordination of Mortgage

This subordination of note and mortgage is executed this the 6<sup>th</sup> day of August 2003,  
By Frontier Bank, N.A. also known as Frontier National Bank (herein called First Party),  
And Frontier Bank National Association, (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, 5<sup>th</sup> Sector, as recorded  
in Map Book 25, Page 132 in the Probate Office of Shelby County, Alabama; being  
situated in Shelby County, Alabama.

Whereas, the Second Party, on July 17, 2003, made a mortgage loan to John A.  
McCormac and spouse, Rhonda P. McCormac, in the amount of \$180,000.00 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 also known as Frontier National Bank 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, Frontier Bank National  
Association, which mortgage is recorded in Instrument Number 20030724000474100, in the said Probate  
Office.

Done this 6<sup>th</sup> day of August 2003

By

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 6<sup>th</sup> day of August 20, 2003

  
My commission expires:

**SHELIAH MEIGS**  
**MY COMMISSION EXPIRES**  
**MARCH 17, 2005**