

## SUBORDINATION AGREEMENT

KNOW BY ALL MEN THESE PRESENTS: In consideration of \$1.00 and other good and valuable considerations, Old Kent Mortgage Company, a Michigan Corporation, N/K/A Fifth Third Bank, 38 Fountain Square, Cincinnati, Ohio 45263 (Assignee) agrees that it shall postpone and make junior and subordinate in all respects that certain Mortgage executed by Karla S. Johnson, in the amount of \$23,150.00, Dated August 03, 2001, Recorded August 07, 2001, in Instrument Number 2001-33217, in the Records of Shelby County, State of Alabama, in favor of a Mortgage executed by Karla S. Johnson, not to exceed the amount of \$125,000.00, in favor of First Magnus, an Arizona Company 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 Karla S. Johnson 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:

Kathy Trope  
Rita F. Anteri

THE FIFTH THIRD BANK

Phillip Bodle  
Phillip Bodle  
Assistant Cashier

State of: OHIO }  
County of: HAMILTON } SS:

BE IT REMEMBERED, that on February 10, 2004 before me, a Notary Public in and for said County and State, personally appeared Phillip C. Bodle, Assistant Cashier 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.

Donna R. Borgmann  
Notary Public

This instrument was prepared by:  
Phillip C. Bodle  
Fifth Third Bank  
MD 109098  
38 Fountain Square  
Cincinnati OH 45263



DONNA R. BORGMANN  
Notary Public, State of Ohio  
My Commission Expires 04-21-08

Tack Glover

**EXHIBIT A**

**LOT 19, ACCORDING TO THE SURVEY OF NARROWS POINT SECTOR, AS RECORDED IN MAP BOOK 26, PAGE 81 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. TOGETHER WITH THE NONEXCLUSIVE EASEMENT TO USE THE COMMON AREAS AS MORE PARTICULARLY DESCRIBED IN THE NARROWS RESIDENTIAL DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AS RECORDED AS INSTRUMENT #2000-9755, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**