



RELI, Inc.  
The Title & Closing Professionals  
2850 Cahaba Road, Suite 140  
Mountain Brook, AL 35223

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STATE OF ALABAMA  
COUNTY OF Shelby

SUBORDINATION AGREEMENT

WHEREAS, Frontier Bank/ fka Frontier National Bank is the holder of a lien on certain real property (see Exhibit "A"), evidenced by that certain Mortgage, executed by Fabian Frank J AND Spouse, Fabian Myra M. in favor of Frontier Bank/ fka Frontier National Bank, dated December 7, 2001, and recorded in Shelby County in the office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, Merrill Lynch Credit Corporation is the holder of a lien on said real property, which is evidenced by that certain Mortgage, executed by Frank J Fabian and Myra M Fabian in favor of Merrill Lynch Credit Corporation, dated \_\_\_\_\_, and recorded in Shelby County in the office of the said Judge of Probate.

NOW THEREFORE, for and in consideration of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Frontier Bank/ fka Frontier National Bank does hereby subordinate its lien to the lien of Merrill Lynch Credit Corporation described above, and said lien of Frontier Bank/ fka Frontier National Bank will at all times be junior and subordinate to said lien of Merrill Lynch Credit Corporation.

Except as specifically modified herein, all covenants, agreements, rights, privileges and obligations of the parties hereto shall remain in full force and effect, and nothing contained in this document or any document referred to herein shall operate, or be construed to operate, as a waiver of any right, title, or interest now held by any of the parties hereto.

This Subordination Agreement shall be delivered to Merrill- Lynch with the intent that it be recorded in the office of the Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, Frontier Bank/ fka Frontier National Bank has executed this Subordination Agreement on the 26th day of June.

Judy Knight  
Judy Knight

THIS INSTRUMENT PREPARED BY:  
Frontier Bank/ fka Frontier National Bank  
PO Box 329  
Childersburg, AL 35044

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA  
COUNTY OF Talladega

I, Paula Berry, a Notary Public in and for said County, in said State, hereby certify that Judy Knight, whose name 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/she executed the same voluntarily on the day the same bears day.

Given under my hand and official seal this 26th day of June.  
Paula Berry  
Notary Public

My Commission Expires:  
6-5-10

CORPORATE/PARTNERSHIP/LIMITED LIABILITY CO. ACKNOWLEDGMENT  
(one signer)

STATE OF ALABAMA  
COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, a Notary Public in and for said County, in said State, hereby certify that \_\_\_\_\_, whose name as \_\_\_\_\_ of Frontier Bank, a(n) \_\_\_\_\_, 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/she, as such representative and with full authority, executed the same voluntarily for and as the act of said \_\_\_\_\_, on the day the same bears date.

Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

My Commission Expires:  
\_\_\_\_\_

CORPORATE/PARTNERSHIP/LIMITED LIABILITY CO. ACKNOWLEDGMENT  
(two-signers)

STATE OF ALABAMA  
COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, a Notary Public in and for said County, in said State, hereby certify that \_\_\_\_\_, whose name as \_\_\_\_\_ of \_\_\_\_\_, a(n) \_\_\_\_\_, 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/she, as such representative and with full authority, executed the same voluntarily for and as the act of said \_\_\_\_\_, on the day the same bears date.

Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

My Commission Expires:  
\_\_\_\_\_