SUBORDINATION AGREEMENT

STATE OF ALABAMA COUNTY OF SHELBY

In consideration of the premises, Frontier National Bank does hereby subordinate and make junior thereto its mortgage from Dennis K. McLaughlin and wife, Tracy D. McLaughlin, filed 3-15-00 and recorded in Volume 2000, Page 8225 in Shelby County, to that certain mortgage from Dennis McLaughlin and Tracy D. McLaughlin, husband and wife, to Principal Residential Mortgage, Inc. dated the 16-15 day of November, 2001, and filed in the Probate Office of Shelby County, Alabama.

Dated this 16 day of November, 2001.

	ntier National Bank	
By:	Bunu Sang	
Its:	anialant Vile Cit	esident

STATE OF ALABAMA
COUNTY OF Shall

I, the undersigned, a Notary Public, in and for said county, in said state, hereby certify that Frontier National Bank by Russell Schuges, its Assube Dice President, who is known to me, acknowledged before me on this day that, being informed of the contents of the agreement, he executed the same voluntarily.

Given under my hand and official seal, this the $\frac{16^{4h}}{100}$ day of $\frac{1000}{100}$, 2001.

Notary Public

My Commission Expires: ________ w commission Ex

IY COMMISSION ESPIRES APPAR 11, 20

12/10/2001-53886 11:52 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
11.00