

This instrument was prepared by:  
Bonnie Poore  
Pinnacle Bank  
P O Box 1388  
Jasper AL 35502-1388

RETURN TO:  
Pinnacle Bank  
1811 2<sup>nd</sup> Avenue  
P O Box 1388  
Jasper AL 35501

### SUBORDINATION AGREEMENT

For value received Pinnacle Bank does by these presents agree that the lien and operation of its certain mortgage against the real estate described below, given by Patricia W. Phillips, a single woman, (Borrower) and recorded in Instrument #2000 Page 21834 in the office of the Judge of Probate of Shelby County, Alabama, does hereby subordinate said mortgage to that certain mortgage granted by Patricia W. Phillips, a single woman, (Borrower) to Homecomings Financial Network on the 27 day of April 2004.

The real estate made the subject of this agreement is situated in Shelby County, Alabama, and is described as follows, to-wit:

LOT B, ACCORDING TO THE SURVEY OF CHANDALAR SOUTH, SEVENTH SECTOR, AS RECORDED IN MAP BOOK 8, PAGE 180, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, Pinnacle Bank has affixed its hand and seal this the 27 day of April 2004.

BY:  
ITS:



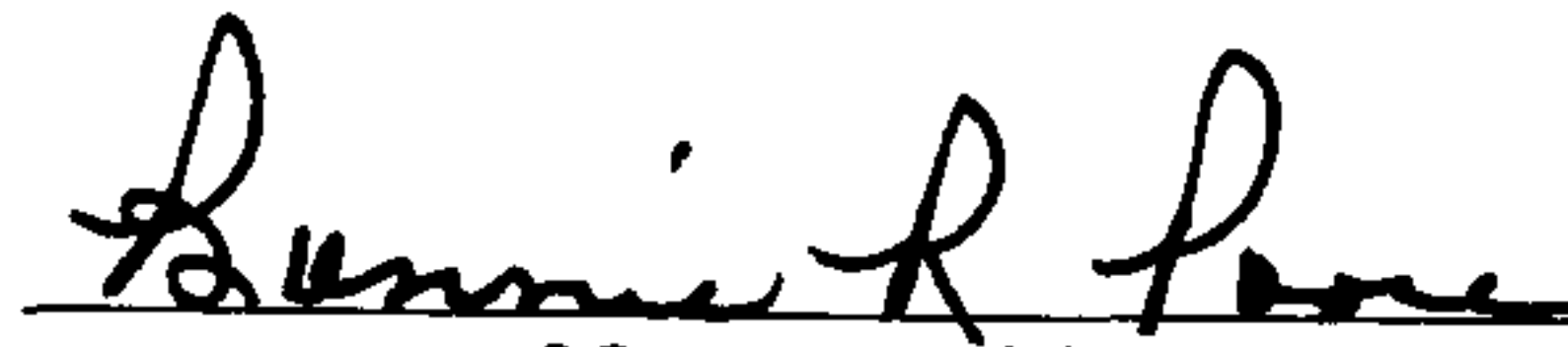
Vice President

STATE OF ALABAMA )  
COUNTY OF WALKER )

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that Ted Smith, whose name as Vice President of Pinnacle Bank, a Corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this date 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 seal this the 27 day of April 2004.

My Commission Expires:  
June 10, 2005



Notary Public