20050607000275380 1/1 $11.00
Shelby Cnty Judge of Probate,AL
06/07/2005 11:26:55AM FILED/CERT

SECURITY INTEREST SUBORDINATION AGR

TO: **JP MORGAN CHASE BANK N.A.**
(lender name)

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and to induce you ("Lender") from time to time at your discretion to make loans to or enter into credit agreements with **JIMMIE S KERR** ("Debtor"). The undersigned hereby agrees that (regardless of any priority otherwise available to the undersigned by law or by agreement) any security interest which the undersigned may now hold or may at any time hereafter acquire in any or all of the following property of Debtor (the "Property"), namely:

REAL ESTATE MORTGAGE IN THE AMOUNT OF $7,000.00 DATED NOVEMBER 12, 1998 AND RECORDED IN MORTGAGE INSTRUMENT #1998-47394 IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA.

together, in each case, with all proceeds thereof, is, shall be and shall remain fully subordinate for all purposes to the security interest of Lender under the agreement that is identified as follows: **MORTGAGE TO JP MORGAN CHASE BANK N.A. DATED** 5-23-2005 **IN THE MAXIMUM AMOUNT OF $ 135,300.00 .**

This Agreement is to be governed by the laws of the state of Alabama. It cannot be waived or changed or ended, except by writing signed by the party to be bound thereby. This Agreement is made between Lender and the undersigned. It shall be binding upon the undersigned and the heirs, representative, successors and assigns of the undersigned and shall inure to the benefit of, and shall be enforceable by, Lender and its successors and assigns. The undersigned waives notice of Lender's acceptance hereof.

Dated: 5/6/05

UNION STATE BANK

3437 LORNA ROAD

HOOVER, AL 35216

JOHN PLATT, LOAN OFFICER

ACKNOWLEDGEMENT:

(Individual)

STATE OF Alabama, COUNTY OF Jefferson } ss.
I, a notary public, hereby certify that John Platt
whose name(s) is/~~are~~ signed to the foregoing conveyance, and who is/~~are~~ known to me, acknowledge before me on this day that, being informed of the contents of the conveyance, he/~~she/they~~ executed the same voluntarily on the day the same bears date. Given under my hand this 6th day of May 2005
My commission expires: 2-10-07
(seal)

(Notary Public)

(Business Or Entity Acknowledgement)

STATE OF ....., COUNTY OF ..... } ss.
I, a notary public, in and for said County in said State, hereby certify that .....
.....whose name(s) as
.....(Titles)
of the .....(Name of Business or Entity)
a.....is/are signed to the foregoing conveyance, and who is/are known to me, acknowledge before me on this day that, being informed of the contents of the conveyance, he/she/they, in his/her/their capacity, executed the same voluntarily on the day the same bears date.
Given under my hand this the.....day of.....
My commission expires:
(seal)

(Notary Public)