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Shelby Cnty Judge of Probate, AL
08/25/2005 03:57:34PM FILED/CERT

STATE OF ALABAMA §
§
TALLADEGA COUNTY §

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS that in consideration of One and NO/100 ($1.00) Dollar and other good and valuable considerations paid to it that COOSA PINES FEDERAL CREDIT UNION does hereby subordinate that mortgage executed by Dennis E. Howard in favor of COOSA PINES FEDERAL CREDIT UNION, on November 9th 2001, which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Mortgage Book 2001 at Page 49627, to that mortgage, on the same property, executed on the 9th day of November, 2001 by Dennis E. Howard, in favor of Chase,* which mortgage in favor of Chase is in the amount of one hundred sixty eight thousand ($168,000.00) Dollars, provided that except as herein specifically stated, the existing mortgage in favor of Coosa Pines Federal Credit Union shall continue in full force and effect.

*Chase shall mean JPMORGAN CHASE BANK, N.A.

Done this 4th day of August, 2005.

COOSA PINES FEDERAL CREDIT UNION

BY: _____

It's Vice-President of Lending

STATE OF ALABAMA §
§
TALLADEGA COUNTY §

I, the undersigned authority in and for said County and State, hereby certify that Rick Higgins, whose name as vice-president of lending of Coosa Pines Federal Credit Union 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 this instrument, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date, for and as the act of said Credit Union.

Given under my hand and official seal this the 4th day of August, 2005.

_____
Notary Public

THIS INSTRUMENT PREPARED BY:
Coosa Pines FCU
Post Office Box 407
Childersburg, Al 35044

CLAYTON T. SWEENEY, ATTORNEY AT LAW