

## SUBORDINATION AGREEMENT

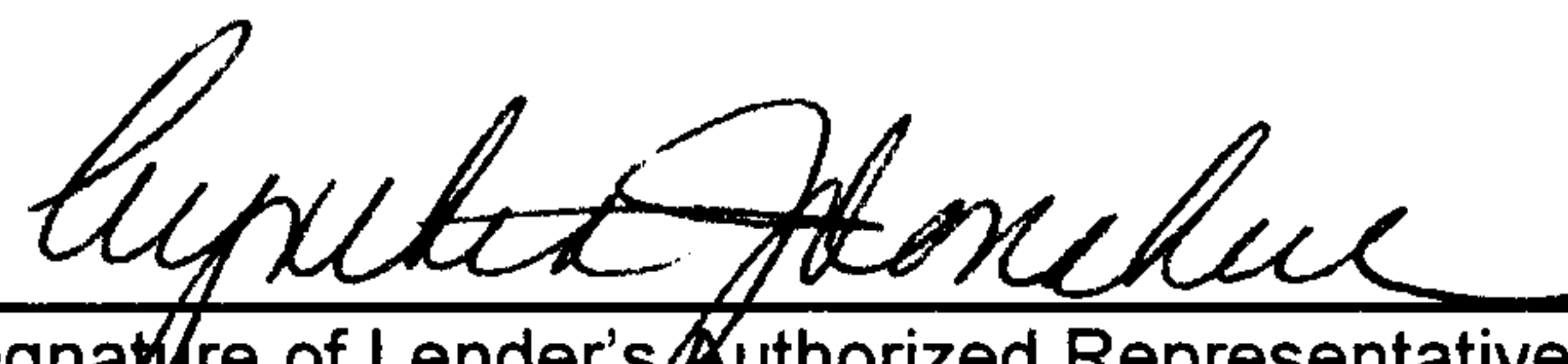
811020157

For valuable consideration the undersigned having a security or Mortgagee interest in the collateral of **Dennis Decker and wife, Jennifer T. Decker** in the amount of **\$40,000.00** dated **1/18/2006** and recorded **2/20/2006** in **Instrument #: 20060220000082690** in the office of the County Records for **Shelby County Alabama**, assignment filed on **4/11/2006** in **Instrument #: 20060411000168030**, hereby agrees that said security or Mortgagee interest shall be subordinate to the Mortgage about to be recorded to **NationPoint** in the amount of and NOT to exceed **\$186,000.00**. Thus, **PNC Bank**, will remain in second lien position to **NationPoint**.

NA

The property address of the secured property is known as, **284 Woodbridge Trail, Chelsea, Alabama** and being known as Tax ID: **15-4-18-0-000-168.000**. Being further described in the attached legal description.

Witness my hand this the 9th day of NOVEMBER, 2006.

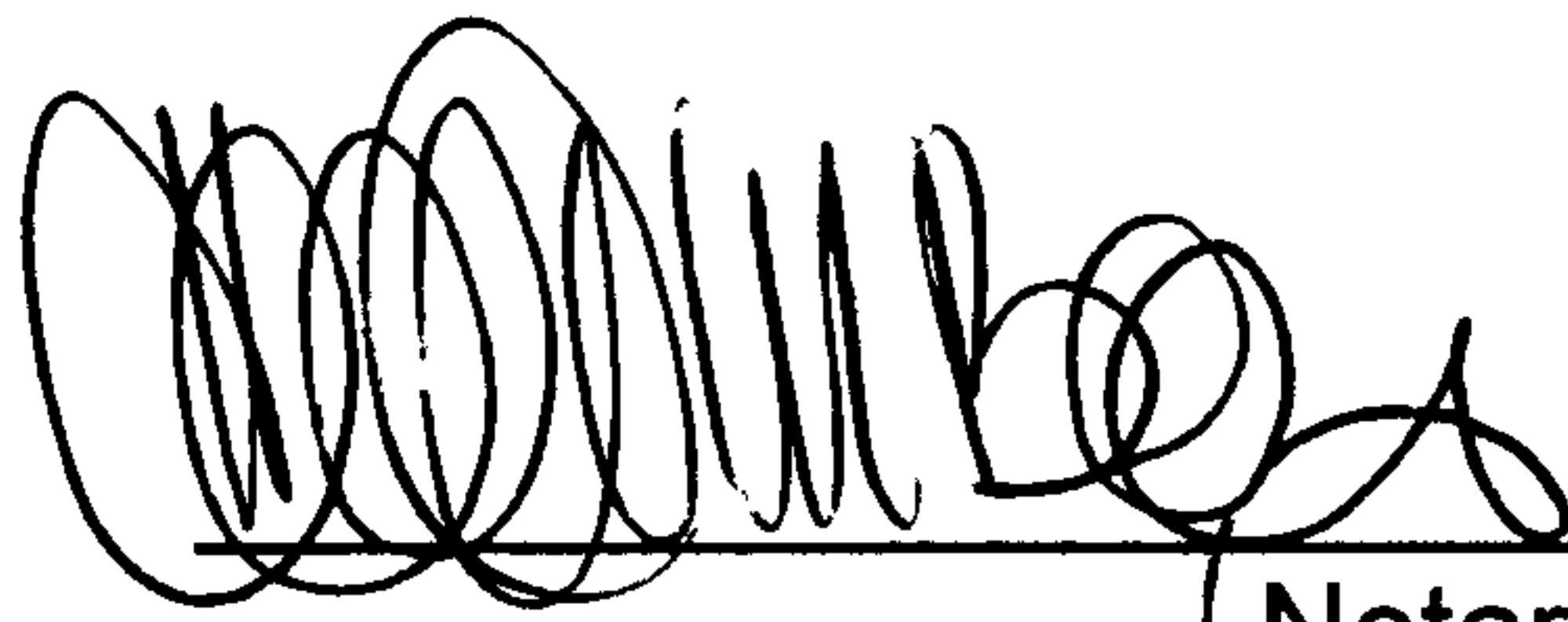
x   
Signature of Lender's Authorized Representative  
CYNTHIA J DONAHUE VICE PRESIDENT  
Printed name above

Title:

State of: **PENNSYLVANIA**  
County of: **ALLEGHENY**

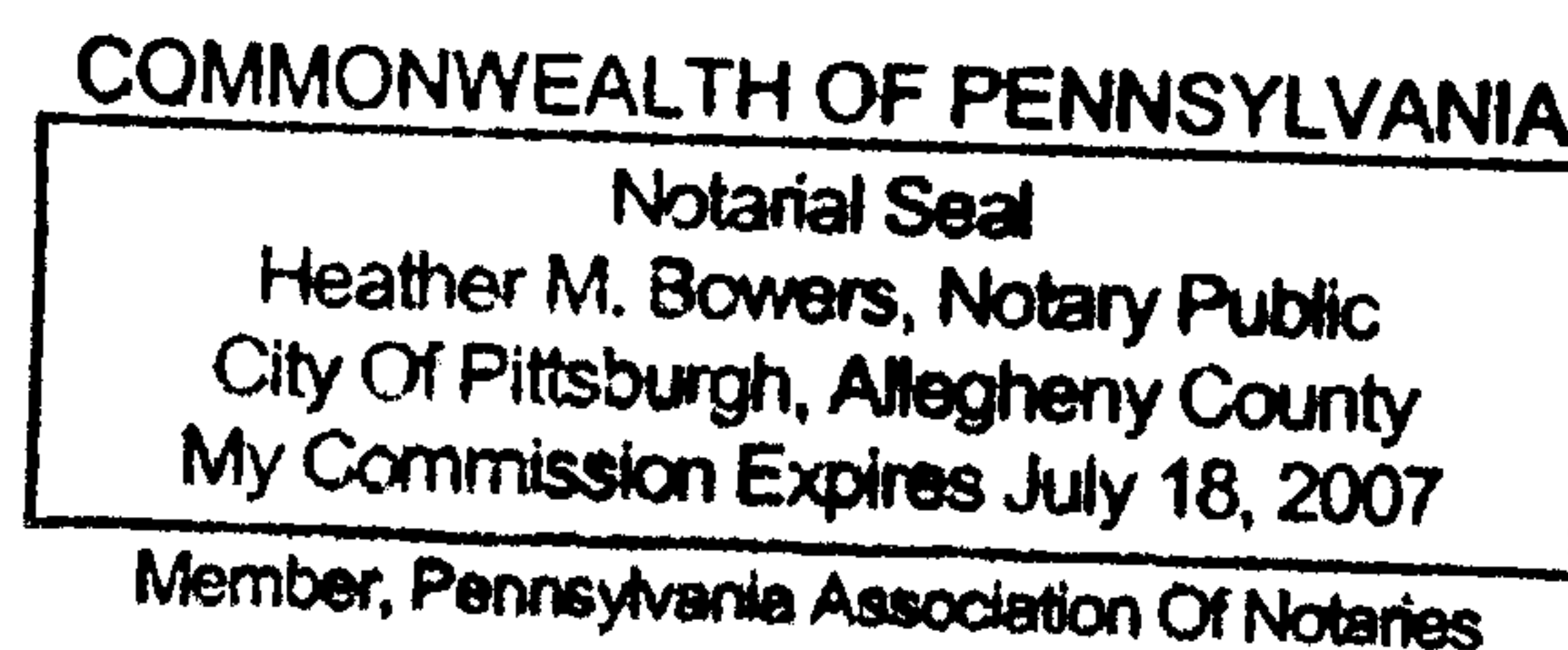
Signed this the 9 day of NOVEMBER, 2006 before me personally appeared  
CYNTHIA J DONAHUE VP as VP of  
PNC BANK

, to me known and known by me to be the party  
executing the foregoing instrument, and he/she acknowledges said instrument, by  
him/her executed to be his/her free act and deed and the free act and deed of PNC,  
National Association.

  
Notary Public

My Commission expires:

Prepared by and  
After recording return to:  
i Mortgage Services  
2570 Boyce Plaza Road  
Boyce Plaza III, Suite 210  
Pittsburgh, PA 15241



20061228000632600 2/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
12/28/2006 11:42:15AM FILED/CERT

## LEGAL DESCRIPTION

The following described real estate situated in Shelby County, Alabama, to-wit:

Lot 68, according to the survey of Cameron Woods, Third Addition, as recorded in Map Book 33, Page 30, in the Probate Office of Shelby County, Alabama.