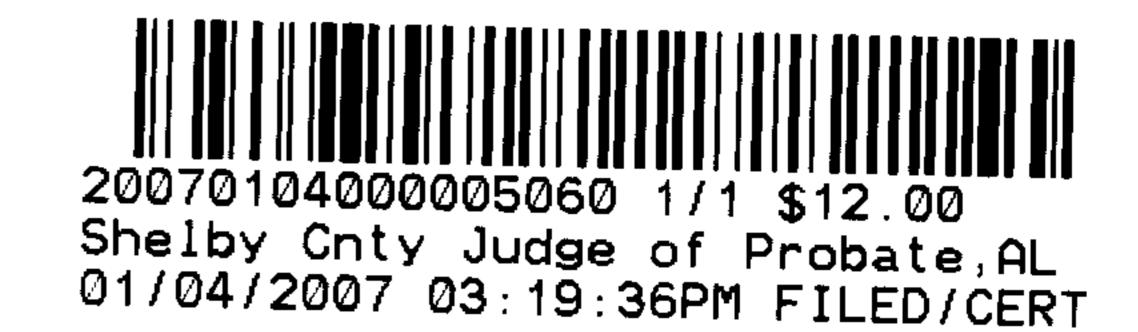
This instrument prepared by: Boardman, Carr & Hutcheson, P.C. 400 Boardman Drive Chelsea, Alabama 35043



STATE OF ALABAMA COUNTY OF SHELBY

SUBORDINATION AGREEMENT

NOW COMES Frontier Bank, holder of that certain mortgage executed by Michael W. Shoemaker and wife, Rachel Shoemaker, dated April 16, 2003, which is filed April 28, 2003 in Instrument 20030428000260000 in the Probate Office of Shelby County, Alabama, and does hereby agree to subordinate said mortgage lien to that mortgage lien of Walton Mortgage, Inc., who holds a December dated 2006, mortgage 20, which and filed Instrument 20070104000005050 , in the Probate Office of Shelby County, Alabama. The undersigned understands that he is subordinating this mortgage lien which will become secondary and subordinate to that certain mortgage held by Walton Mortgage, Inc..

Dated this 29th day of December, 2006.

Frontier Bank

State of Alabama County of Talladega

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Jimmy M. Yates, whose name as Executive Vice President of Frontier Bank, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, 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 entity. Given under my hand and official seal this $\frac{29}{100}$ day of December, 2006.

Notary Public

My Commission Expires: MY COMMISSION EXPIRES JAN. 25, 2009