

STATE OF ALABAMA  
COUNTY OF \_\_\_\_\_

### SUBORDINATION AGREEMENT

WHEREAS, **Frontier Bank** is the holder of a lien on certain real property (see Exhibit "A"), evidenced by that certain Mortgage, executed by **Dennis K McLaughlin and Tracy D McLaughlin** in favor of **Frontier Bank**, dated **April 4, 2001**, and recorded in **2001-12539** in the office of the Judge of Probate of **Shelby** County, Alabama; and

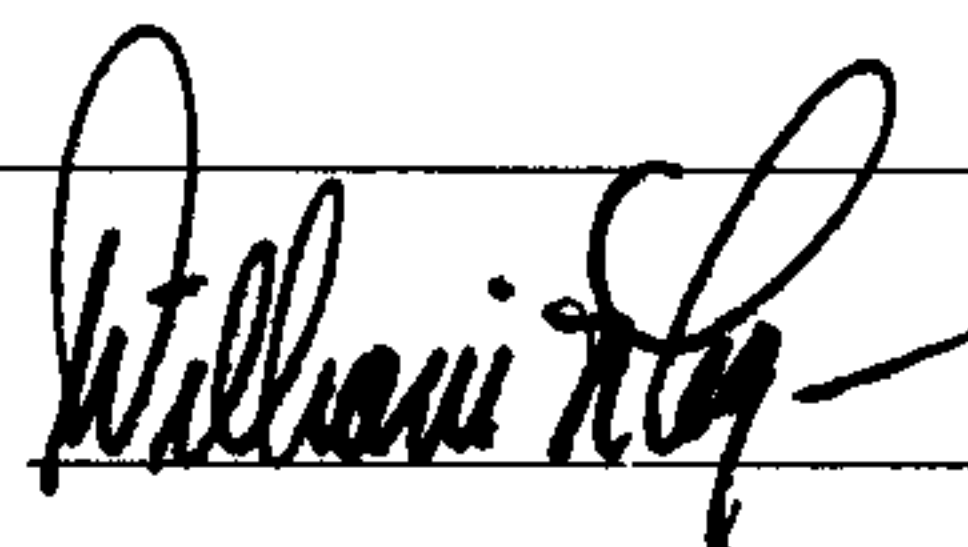
WHEREAS, **Mortgage America Inc** is the holder of a lien on said real property, which is evidenced by that certain Mortgage, executed by \_\_\_\_\_ in favor of \_\_\_\_\_, dated \_\_\_\_\_, and recorded in \_\_\_\_\_ in the office of the said Judge of Probate.

NOW THEREFORE, for and in consideration of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Frontier Bank** does hereby subordinate its lien to the lien of **Mortgage America Inc** described above, and said lien of **Frontier Bank** will at all times be junior and subordinate to said lien of **Mortgage America Inc limited to \$254,000.00** **Inst # 20090311000089430**

Except as specifically modified herein, all covenants, agreements, rights, privileges and obligations of the parties hereto shall remain in full force and effect, and nothing contained in this document or any document referred to herein shall operate, or be construed to operate, as a waiver of any right, title, or interest now held by any of the parties hereto.

This Subordination Agreement shall be delivered to **Mortgage America Inc** with the intent that it be recorded in the office of the Judge of Probate of \_\_\_\_\_ County, Alabama.

IN WITNESS WHEREOF, **WILLIAM R. LOGAN** has executed this Subordination Agreement on the **2nd** day of **MARCH, 2009**.



THIS INSTRUMENT PREPARED BY:

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA  
COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, a Notary Public in and for said County, in said State, hereby certify that \_\_\_\_\_, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_.

Notary Public

My Commission Expires:

### CORPORATE/PARTNERSHIP/LIMITED LIABILITY CO. ACKNOWLEDGMENT

(one signer)

STATE OF ALABAMA  
COUNTY OF **Shelby**

I, **Kelli Foster**, a Notary Public in and for said County, in said State, hereby certify that **William R Logan**, whose name as **CCO / Sr Vice President** of **Frontier Bank**, a(n) **CCO / Sr Vice President**, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such representative and with full authority, executed the same voluntarily for and as the act of said \_\_\_\_\_, on the day the same bears date.

Given under my hand and official seal this **2** day of **March 2009**.

Notary Public

My Commission **KELLI FOSTER**  
**Notary Public - Alabama State at Large**  
**My Commission Expires 1/15/2013**

### CORPORATE/PARTNERSHIP/LIMITED LIABILITY CO. ACKNOWLEDGMENT

(two-signers)

STATE OF ALABAMA  
COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, a Notary Public in and for said County, in said State, hereby certify that \_\_\_\_\_, whose name as \_\_\_\_\_ of \_\_\_\_\_, a(n) \_\_\_\_\_, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such representative and with full authority, executed the same voluntarily for and as the act of said \_\_\_\_\_, on the day the same bears date.

Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_.

Notary Public

My Commission Expires: