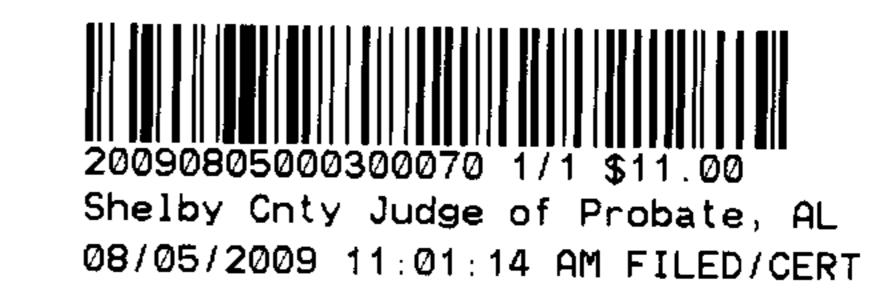
Record & Return to: Tonja Cox Victory Title & Escrow, LLC 695 President Place, Suite 203 Smyrna, TN 37167 File # VTO90700636



SUBORDINATION AGREEMENT

For value received, ARMY AVIATION CENTER FEDERAL CREDIT UNION being the present holder and owner of the indebtedness secured by that certain mortgage executed by GREGORY JAMES PROPHITT AND KAREN LYNN JUNKINS PROPHITT, HUSBAND AND WIFE, recorded in Shelby County on June 08, 2007, in the Office of the Judge of Probate, Shelby County, Alabama, does hereby subordinate said mortgage to Worthington Federal Bank., in the Principle sum of \$86,000.00 said mortgage being dated 50, 2009 and recorded 6-5-09, 2009 in the office of Judge of Probate, Shelby County, Alabama in OR Book , Page ______.

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IN WITNESS WHEREOF, the said Army Aviation Center Federal Credit Union, has hereunto placed its hand and seal on this day of July, 2009.

ARMY AVIATION CENTER FEDERAL CREDIT UNION

BY: ___

Laura Lynn Lester

Vice President of Mortgage Lending

STATE OF ALABAMA HOUSTON COUNTY

I, THE UNDERSIGNED, A Notary Public in and for said County and State, hereby certify that Laura Lynn Lester, whose name as Assistant Vice President of Mortgage Lending of **Army Aviation Center Federal Credit Union** is signed to the foregoing Subordination Agreement, and who is known to me, acknowledge before me on this day that, being informed of the contents of the Agreement, she, as such officer and with full authority, executed the same voluntarily and as the act of said Army Aviation Center Federal Credit Union, on the day the same bears date.

Given under may hand and official seal this 20th day of July, 2009.

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Dec 29, 2012
BONDED THRU NOTARY PUBLIC UNDERWRITERS