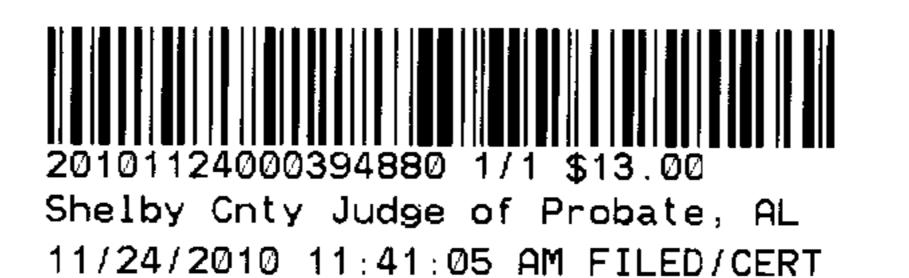
This instrument was prepared by Pennie L. Williams Pinnacle Bank P O Box 1388 Jasper AL 35501



RETURN TO:
Pinnacle Bank
P O Box 1388
Jasper AL 35501

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

## SUBORDINATION AGREEMENT

FOR VALUE RECEIVED, the sufficiency whereof is hereby acknowledged, the undersigned, Pinnacle Bank,
does by these presents agree that the lien and operation of its certain mortgage against the real estate described
below, given by Gregory L. Mullins and Michelle L. Mullins, husband and wife, and recorded in Instrument
20080205000046480, in the Probate Office of Shelby County, Alabama, shall be, and it hereby is, second and
subordinate to the lien and operation of that certain mortgage against the same real estate, recorded on the
244 day of Nnewber 2010, in the principal sum of Forty Five Thousand and no/100 (\$45,000.00)
given by Gregory L. Mullins and Michelle L. Mullins, husband and wife, to Franklin American Mortgage
Company 501 Corporate Centre Dr. Ste 400 Franklin, TN 37067, as recorded in
Instrument# 2010 1124000394810 , in the Probate Office of Shelby County, Alabama.
The real estate made the subject of this agreement is situated in Shelby County, Alabama, and is described as
follows, to-wit:

Lot 28 according to the survey of Park Forest sector 7 phase 2, as recorded in map book 19, page 169 in the probate office of Shelby County Alabama.

Given under the hand and seal of the undersigned this 10<sup>th</sup> day of November, 2010.

PINNACLE BANK

BY: Wice President,

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that Ann Bennett, whose name as Vice President, of Pinnacle Bank, a Corporation, whose name 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 the instrument, she with full authority, executed it voluntarily for and as the act of said corporation on the date the same bears date.

Given under my hand and seal this  $10^{40}$  day of November, 2010.

My Commission Expires:

Jeanette Burton Notary Public