

STATE OF ALABAMA
COUNTY OF Shelby

20110106000006050 1/1 \$12.00
Shelby Cnty Judge of Probate, AL
01/06/2011 12:43:30 PM FILED/CERT

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 Leonard D Griffin and Spouse Tammy Griffin in favor of Frontier Bank, dated June 18, 2008, and recorded in Shelby County Alabama in the office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, First Ohio Banc and Lending Inc. is the holder of a lien on said real property, which is evidenced by that certain Mortgage, executed by Leoanrd D Griffin and Spouse Tammy Griffin in favor of First Ohio Banc up to \$312,000, dated 12/30/10, and recorded in Shelby County Alabama 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 Leoanrd D Griffin and Spouse Tammy Griffin described above, and said lien of Frontier Bank will at all times be junior and subordinate to said lien of First Ohio Banc and Lending Inc.

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 First Ohio Banc and Lending Inc. with the intent that it be recorded in the office of the Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, Frontier Bank has executed this Subordination Agreement on the 28th day of December 2010.

BY: William R Logan
William R Logan, Senior Vice President

THIS INSTRUMENT PREPARED BY:
Frontier Bank
P O Box 630
Sylacauga

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA
COUNTY OF Shelby

I, Rebecca L. Breland, a Notary Public in and for said County, in said State, hereby certify that William R Logan, 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 day.

Given under my hand and official seal this 28th day of December 2010.

Rebecca L. Breland
Notary Public

My Commission Expires:
2/26/2012

CORPORATE/PARTNERSHIP/LIMITED LIABILITY CO. ACKNOWLEDGMENT
(one signer)

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:

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:
