This instrument was prepared by

Pam Williamson

P O Box 1388 Jasper AL 35502 Prepuet by JP Morgan Chase Bank 1111 Polaris Parkway Columbus, OH 43240

STATE OF ALABAMA) COUNTY OF JEFFERSON) RETURN TO: Pinnacle Bank P O Box 1388 Jasper AL 35502 Return To' Chicago Title Servicelink Division 4000 Industrial Blvd Aliquippa, PA 15001

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 in the principal sum of Twenty Four Thousand Two Hundred Fifty and No/100 Dollars (\$24,250.00) against the real estate described below, given by Connie Daniel Huggins, an unmarried woman, and recorded in Instrument #20080422000164900, 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 dated October 26. 2012, in the principal sum of One Hundred Eighty Three Thousand Ninety Nine and No/100 Dollars (\$183,099.00) given by Connie Daniel Huggins, an unmarried woman to, JP Morgan Chase Bank, N.A., 1111 Polaris Parkway, Columbus, OH. 43240, as recorded in Book Number M, Page Number , in the Probate Office of Shelby County, Alabama.

Recorded 11-6-2012 INST# 2012/1060004270

The real estate made the subject of this agreement is situated in Jefferson County, Alabama, and is described as follows, to-wit:

Lot 45, according to the Survey of Bent Creek Subdivision Sector 1, as Recorded in Map Book 36, Page 23, in the Probate Office of Shelby County, Alabama.

Given under the hand and seal of the undersigned this $\frac{24}{3}$ day of September 2012.

Shelby Cnty Judge of Probate, AL 04/04/2013 12:07:08 PM FILED/CERT PINNACLE BANK

Officer of Pinnacle Bank

STATE OF ALABAMA) COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that the undersigned authority, whose name as Officer of Pinnacle Bank, a Corporation, 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, (s)he, with full authority, executed it voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and seal this 24 day of September 2012.

My commission expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Feb 3, 2013 BONDED THRU NOTARY PUBLIC UNDERWRITERS Notary Public