

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS: That,


WHEREAS, PINNACLE BANK (hereinafter referred to as the "Second Mortgagee") is the owner and holder of the following mortgage(s): that certain Mortgage executed by Gary C. Dowling and Patricia D. Dowling and dated September 13, 2007, in the original principal amount of \$80,000.00, and recorded on September 19, 2007, in **Instrument Number 20070919000439370** in the Office of the Judge of Probate of Shelby County, Alabama, and re-recorded on November 2, 2007, in **Instrument Number 20071102000508930** in the Office of the Judge of Probate of Shelby County, Alabama (hereinafter referred to collectively as the "Pinnacle Bank Mortgage");

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP f/k/a COUNTRYWIDE HOME LOANS SERVICING, LP (hereinafter referred to as the "First Mortgagee") is the current mortgagee of record with respect to that certain Mortgage executed by Gary Dowling a/k/a Gary C. Dowling in favor of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Bank, FSB, dated September 12, 2007, in the original principal amount of \$639,920.00, and recorded on September 20, 2007, in **Instrument Number 20070920000440760** in the Office of the Judge of Probate of Shelby County, Alabama, as assigned to First Mortgagee pursuant to that certain Assignment of Mortgage recorded at Instrument Number 20110613000173070 (hereinafter referred to as the "Countrywide Mortgage"); and

WHEREAS, Second Mortgagee has been requested to subordinate the lien of the Pinnacle Bank Mortgage encumbering the land described on Exhibit "A" attached hereto (hereinafter referred to as the "Property") to First Mortgagee in order to clarify the priority of the Countrywide Mortgage and the Pinnacle Bank Mortgage in light of said instruments being recorded out of sequence, and to clear up all doubts or disputes concerning the same.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Second Mortgagee covenants, consents, and agrees that the Pinnacle Bank Mortgage encumbering the Property held by Second Mortgagee shall be and the same is now subordinated and made subject and subsequent to the lien of the Countrywide Mortgage.

[Signature and acknowledgment on following page.]


20130904000359300 1/3 \$24.00
Shelby Cnty Judge of Probate, AL
09/04/2013 11:44:18 AM FILED/CERT

IN WITNESS WHEREOF, Mortgagee has caused this Subordination Agreement to be executed under seal this 15 day of August, 2013.

MORTGAGEE:

PINNACLE BANK

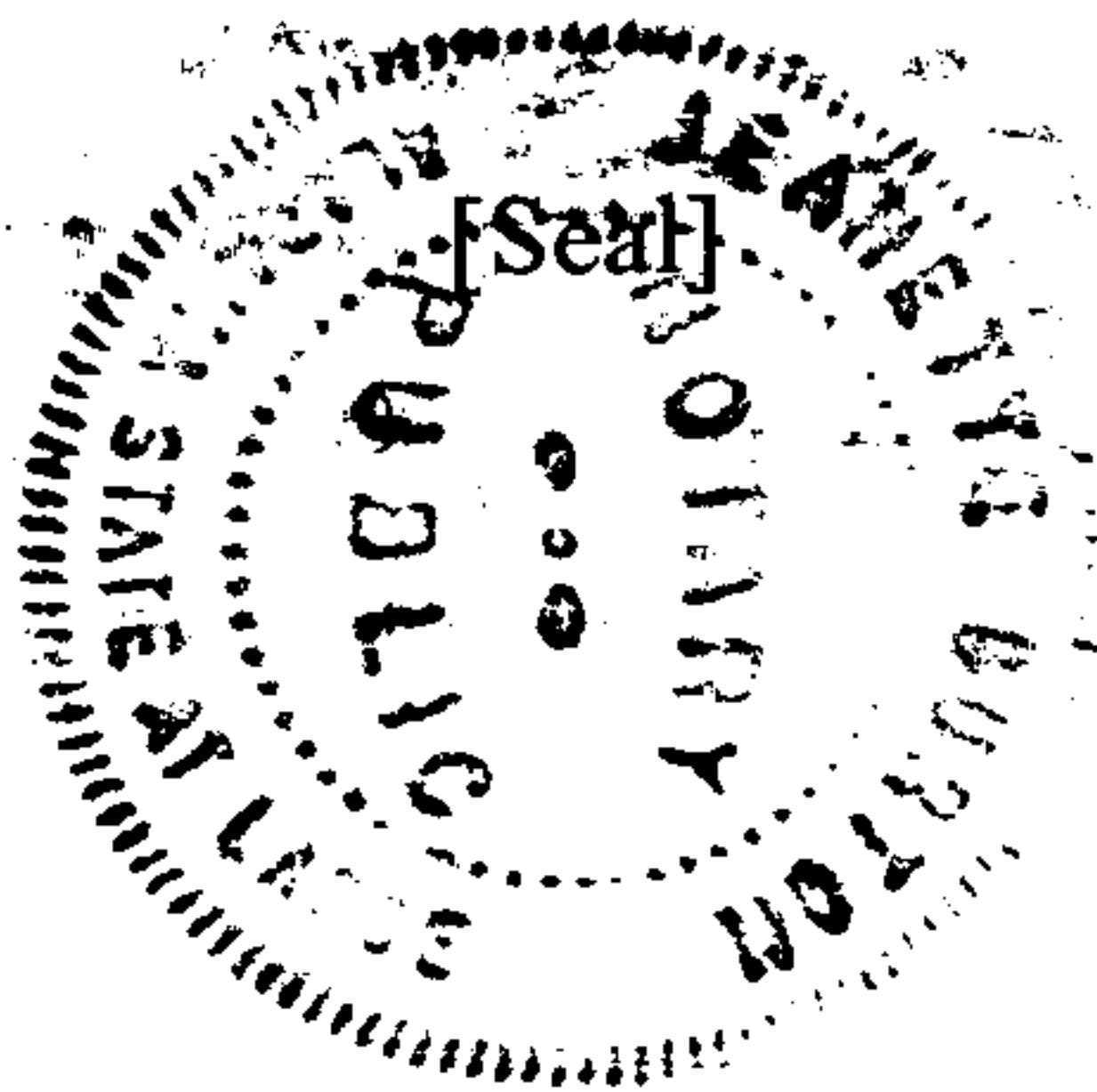
By: Mary Jo Gunter
Mary Jo Gunter
Its Senior Vice President

ACKNOWLEDGMENT

STATE OF ALABAMA)
COUNTY OF WAIXER)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Mary Jo Gunter, whose name as Senior Vice President of PINNACLE BANK, 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, she, as such officer and with full authority, executed the same voluntarily for and as the act of said bank.

Given under my hand this 15 day of August, 2013.



Jeannette Burton
Notary Public
My Commission Expires: 8-29-15

This instrument prepared by:
Aaron D. Vansant, Esq.
DonovanFingar, LLC
813 Shades Creek Pkwy., Ste. 200
Birmingham, AL 35209
(205) 414-1200

20130904000359300 2/3 \$24.00
Shelby Cnty Judge of Probate, AL
09/04/2013 11:44:18 AM FILED/CERT

EXHIBIT "A"

LOT 920, ACCORDING TO THE SURVEY OF GREYSTONE
LEGACY, 9TH SECTOR, AS RECORDED IN MAP BOOK 32, PAGE 44
A & B, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY
COUNTY, ALABAMA.



20130904000359300 3/3 \$24.00
Shelby Cnty Judge of Probate, AL
09/04/2013 11:44:18 AM FILED/CERT