

STATE OF ALABAMA
COUNTY OF SHELBY

SBA Loan No. DLH 21803660-07

SUBORDINATION

WHEREAS, Martin L. Erwin and Holly M. Erwin, hereinafter referred to as "Borrower", are presently indebted to the U.S. Small Business Administration, an agency of the Government of the United States of America, hereinafter referred to as "SBA", as evidenced by that certain Promissory Note executed by said Borrower in favor of SBA dated June 26, 2006, in the original principal amount of \$64,700.00; and,

WHEREAS, the said Note is secured by, among other things, that certain **Mortgage** executed by Martin L. Erwin and Holly M. Erwin, husband and wife, in favor of the Administrator of the SBA, dated January 21, 2008, and recorded as Document Number 20080124000031320, in the Public Records of Shelby County; and,

WHEREAS, said Borrower are desirous of obtaining an additional loan in the amount of \$144,800.00 from CitiBank, N.A., hereinafter referred to as "Lender", for the purpose of refinancing the first mortgage; and,

WHEREAS, the Lender requires the Borrower to secure said loan with a Mortgage on the real estate described herein below, to wit:

AS DESCRIBED IN ABOVE REFERENCED Mortgage

and further requests that SBA subordinate its Mortgage to that Mortgage having been taken or to be taken by said Lender.

NOW THEREFORE, in and for good and valuable consideration, and in order to induce said Lender to make said loan to said Borrower, SBA does herewith subordinate its Mortgage to that Mortgage taken or to be taken by the Lender, which secures said loan.

IT IS EXPRESSLY AGREED AND UNDERSTOOD, HOWEVER, that neither this Subordination, nor anything contained herein shall in anywise alter or affect the validity of the Mortgage or the amendments thereto of SBA first mentioned herein, or the lien on the real estate so subordinated herein, or any of the other collateral securing the indebtedness of the Borrower to the SBA.

IT IS FURTHER EXPRESSLY AGREED AND UNDERSTOOD that this Subordination is to extend only to the amount of the current loan made to the Borrower, for the purpose or purposes expressly set forth herein; and will not be valid for or extend to any future advances by Lender to Borrower, on the Note evidencing Lender's loan. This clause, however, is NOT intended to prevent or inhibit advances by Lender for expenses incidental to the preservation of its collateral, protection of its security interest, collection of its debt, and/or the like.

IN WITNESS WHEREOF, the Administrator has caused this Subordination agreement to be executed by John Ben Bancroft, Supervisory Attorney, pursuant to the delegation of authority contained in Delegation of Authority, No. 12-D, Revision 3, Re-delegation of Disaster Assistance, published in the Federal Register, Vol. 58, No. 206, page 57891, October 23, 1993.

SIGNED BEFORE
THE FOLLOWING WITNESSES:

Diana F. Curry
Diana F. Curry
Latise Henderson
Latise Henderson

JEANNE HULIT, ACTING ADMINISTRATOR
U.S. Small Business Administration

By: John Ben Bancroft
John Ben Bancroft, Supervisory Attorney

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State do hereby certify that John Ben Bancroft, Supervisory Attorney, whose name as Supervisory Attorney, Birmingham Loan Service Center, U.S. Small Business Administration, 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 this instrument, he, in his capacity as such Supervisory Attorney, with full authority, did execute the same voluntarily for and as the official act of the Small Business Administration.

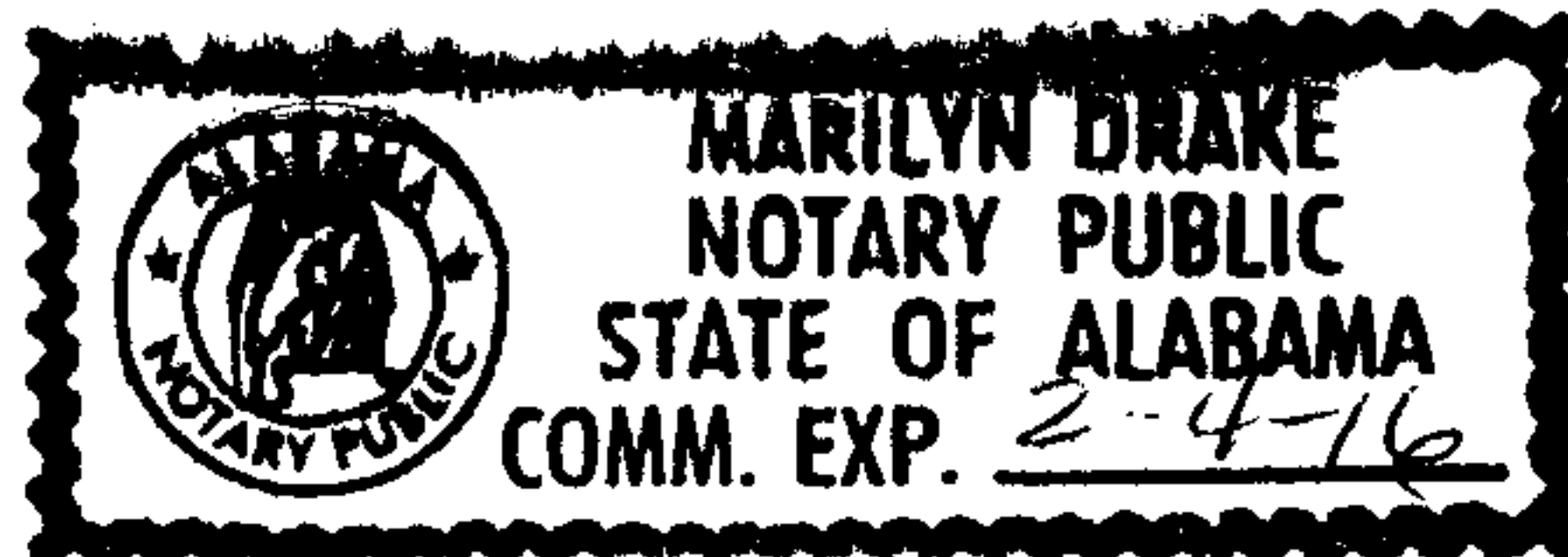
GIVEN UNDER MY HAND and official seal, at Birmingham, Alabama on September 23, 2013.

Marilyn M. Drake
Marilyn M. Drake, Notary Public

My Commission expires: 02/04/2016

Martin L. Erwin

Holly M. Erwin



SIGNED BEFORE
THE FOLLOWING WITNESSES:

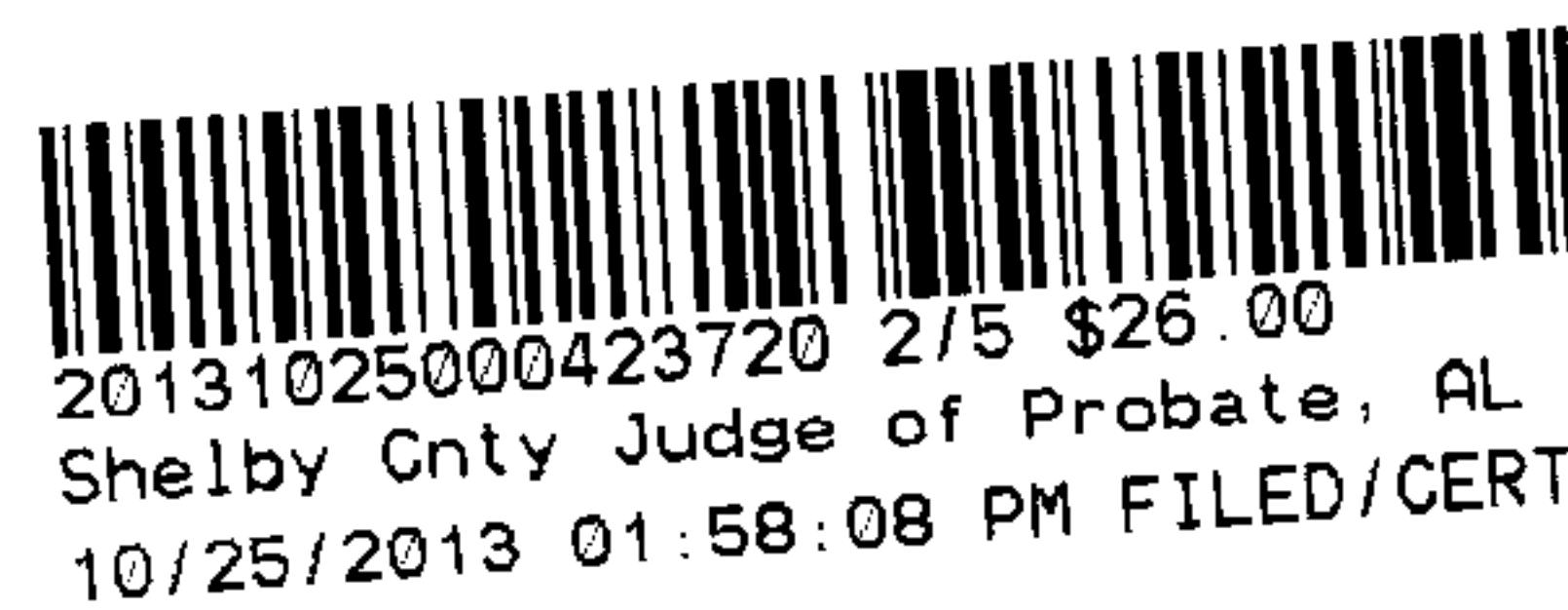
By: _____

Printed Name: _____

By: _____

Printed Name: _____

STATE OF _____
COUNTY OF _____



I, the undersigned, a Notary Public in and for said County in said State do hereby certify that Martin L. Erwin and Holly M. Erwin, whose names as Borrower are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they did execute the same voluntarily.

GIVEN UNDER MY HAND and official seal, at _____, _____ on _____, 2013.

Notary Public

My Commission expires: _____

SIGNED BEFORE
THE FOLLOWING WITNESSES:

Diana F. Curry
Diana F. Curry
Lalise Henderson
Lalise Henderson

JEANNE HULIT, ACTING ADMINISTRATOR
U.S. Small Business Administration

By: John Ben Bancroft
John Ben Bancroft, Supervisory Attorney

STATE OF ALABAMA
COUNTY OF SHELBY

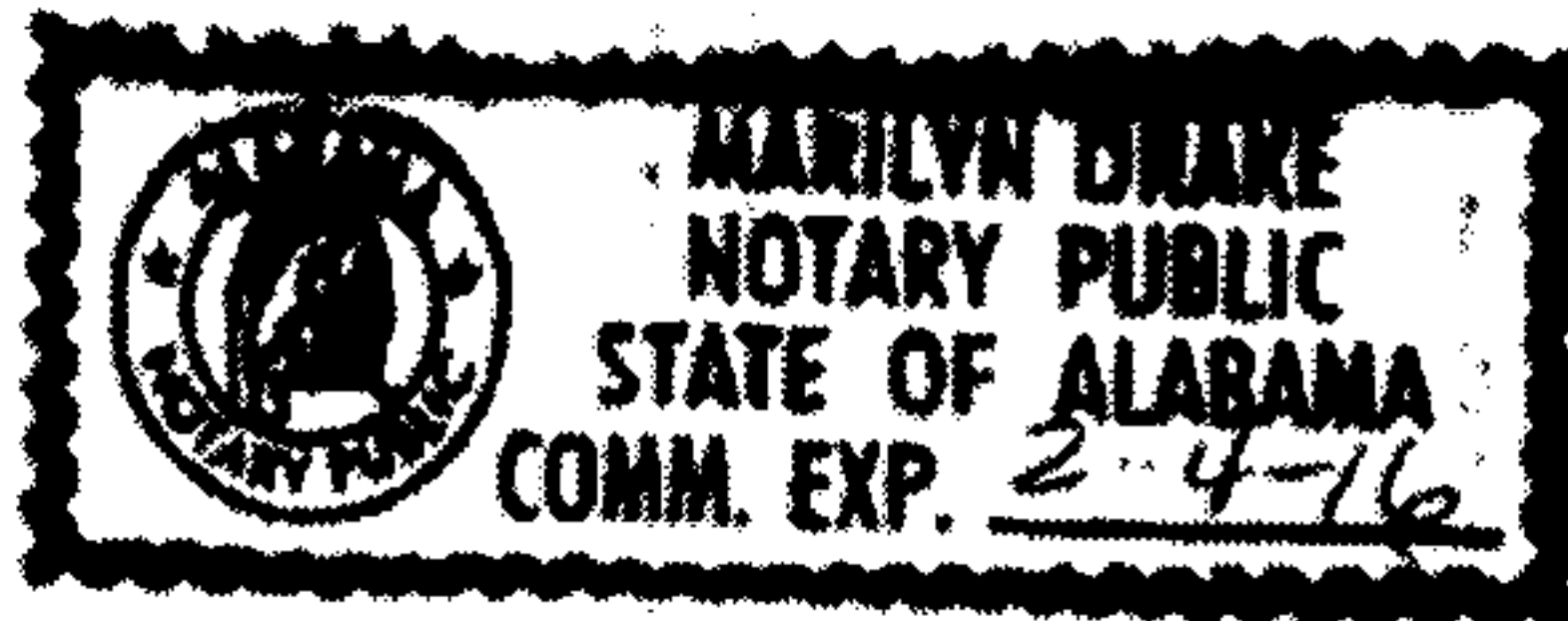
I, the undersigned, a Notary Public in and for said County in said State do hereby certify that John Ben Bancroft, Supervisory Attorney, whose name as Supervisory Attorney, Birmingham Loan Service Center, U.S. Small Business Administration, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he, in his capacity as such Supervisory Attorney, with full authority, did execute the same voluntarily for and as the official act of the Small Business Administration.

GIVEN UNDER MY HAND and official seal, at Birmingham, Alabama on September 23, 2013.

Marilyn M. Drake
Marilyn M. Drake, Notary Public

My Commission expires: 02/04/2016

Martin L. Erwin
Martin L. Erwin
Holly M. Erwin
Holly M. Erwin



SIGNED BEFORE
THE FOLLOWING WITNESSES:

By: _____

Printed Name: _____

By: _____

Printed Name: _____


STATE OF Alabama
COUNTY OF St. Clair

I, the undersigned, a Notary Public in and for said County in said State do hereby certify that Martin L. Erwin and Holly M. Erwin, whose names as Borrower are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they did execute the same voluntarily.

GIVEN UNDER MY HAND and official seal, at 4939 Mountain View Parkway on 10/15, 2013.

Julie Cassie
Notary Public

My Commission expires: Jan 19th 2014


20131025000423720 3/5 \$26.00
Shelby Cnty Judge of Probate, AL
10/25/2013 01:58:08 PM FILED/CERT

CitiBank, N.A.

By: Richard Baggett

Its: ASSISTANT VICE PRESIDENT

SIGNED BEFORE
THE FOLLOWING WITNESSES:

By: Kelley Demand

Printed Name: KELLEY DEMAND

By: Pamela M. Sheppard

Printed Name: Pamela M. Sheppard

20131025000423720 4/5 \$26.00
Shelby Cnty Judge of Probate, AL
10/25/2013 01:58:08 PM FILED/CERT

STATE OF Missouri
COUNTY OF St. Charles

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Richard Baggett, in his/her capacity as Assistant V.P. for CitiBank, N.A. and 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 this instrument, he/she did execute the same in his/her capacity and with full authority on behalf of CitiBank, N.A..

GIVEN UNDER MY HAND and official seal, at d'Fallon, Missouri on September 26, 2013.

Notary Public

Jason E. Pogue

My Commission expires: August 1 2016

This instrument prepared by:

John Ben Bancroft, Supervisory Attorney
SBA Disaster Loan Servicing Center
801 Tom Martin Drive, Suite 120
Birmingham, AL 35211

JASON E. POGUE
Notary Public-Notary Seal
State of Missouri, St Charles County
Commission # 12370569
My Commission Expires Aug 1, 2016



Fidelity National Title Insurance Company

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA IN DOCUMENT NUMBER 20070801000357380 AND IS DESCRIBED AS FOLLOWS:

LOT 8, IN BLOCK 1, ACCORDING TO THE GROSS ADDITION TO ALTADENA SOUTH, FIRST PHASE OF FIRST SECTOR, AS RECORDED IN MAP BOOK 5, PAGE 122, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO EASEMENTS, RESTRICTIVE COVENANTS.

BEING THE SAME PROPERTY DESCRIBED IN THE DEED TO MARTIN L. ERWIN AND HOLLY ERWIN, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM IN FEE SIMPLE FROM ANNA H. BULLARD AND HUSBAND, CHARLES L. BULLARD RECORDED ON AUGUST 1, 2007 IN DOCUMENT NUMBER 20070801000357380, OF THE PUBLIC RECORDS OF SHELBY COUNTY, ALABAMA.

APN: 10-2-10-0-003-059.000

COMMONLY KNOWN AS 4939 MOUNTAIN VIEW PKWY, BIRMINGHAM, AL 35244
HOWEVER, BY SHOWING THIS ADDRESS NO ADDITIONAL COVERAGE IS PROVIDED

20131025000423720 5/5 \$26.00
Shelby Cnty Judge of Probate, AL
10/25/2013 01:58:08 PM FILED/CERT