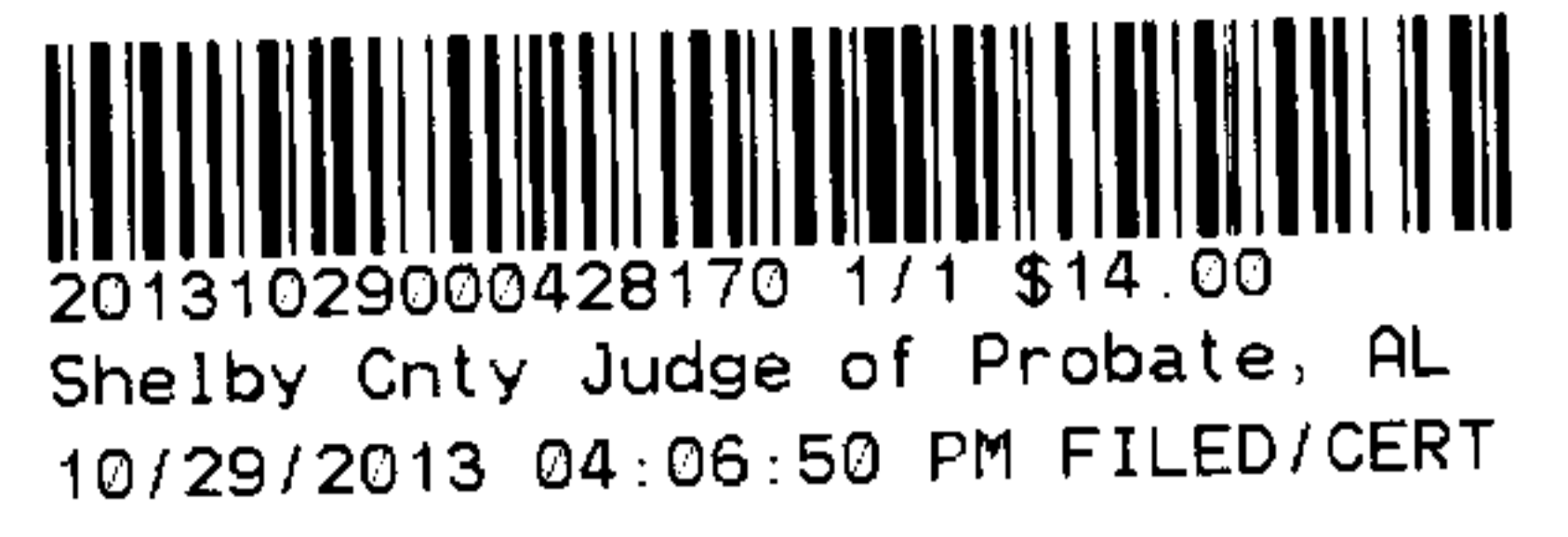


#213-39416F

STATE OF ALABAMA

ETOWAH COUNTY



SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, JCS Investments, LLC, mortgagee in that certain mortgage executed by Donna Frost, dated September 7, 2011, and recorded in Instrument #2011-26950, Probate Office, Shelby County, Alabama, for valuable consideration in hand paid, the receipt of which is hereby acknowledged, does hereby subordinate said mortgage insofar as the same covers the following described property, to-wit:

Lot 1, according to the Survey of Southern Home Furniture's One Lot Subdivision, as recorded in Map Book 25, Page 42, in the Office of the Judge of Probate of Shelby County, Alabama.

to a mortgage to be placed on said property in favor of Exchange Bank of Alabama, dated 9/5/2013, and recorded in 20130913000373200 Probate Office, Shelby County, Alabama.

The effect of this instrument is to subordinate the undersigned's mortgage on the above described property to a mortgage in favor of Exchange Bank of Alabama, so that the proposed mortgage in favor of Exchange Bank of Alabama, as to said property shall be a first mortgage lien against said property, and the mortgage of the undersigned recorded in Instrument #2011-26950, Probate Office, Shelby County, Alabama, shall be and become a second mortgage on the above described property.

IN TESTIMONY WHEREOF, JCS Investments, LLC, has caused this instrument to be executed by its on this 4th day of September, 2013.

BY: Shari Harrison
ITS: Manager

STATE OF ALABAMA

ETOWAH COUNTY

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Shari Harrison, 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, as such officer and with full authority, executed the same voluntarily for and as an act of said corporation on the day the same bears date.

Given under my hand and official seal of office this the 4th day of September, 2013.

Margaret White
NOTARY PUBLIC
MY COMMISSION EXPIRES SEPTEMBER 17, 2016

This instrument was prepared by:
McWhorter Law Firm, LLC
P.O. Box 1555
Gadsden, AL 35902