

SUBORDINATION AGREEMENT

Pursuant to the terms of the said mortgage entered into by and between Terry J. Holder and spouse, Patrice Holder to Covenant Bank, dated October 29, 2007, and recorded November 7, 2007, in Instrument 20071107000514460 of the public records of Shelby County, Alabama, given to secure the original principal sum of \$92,600.00;

Covenant Bank does hereby declare said mortgage dated October 29, 2007, recording information as noted in Paragraph above, to be second and subordinate to the lien of the mortgage given by Terry J. Holder and Patrice Holder to Branch Banking and Trust Company, the amount of said mortgage being Two Hundred Thirty-Nine Thousand and no/100 Dollars (\$239,000.00), dated 1/25/, 2013.

Said Mortgage encumbering certain real estate property, with a property address of 2008 Oak Meadows Place, Birmingham, Alabama 35242, and more particularly described as:

Lot 35, according to the Survey of Oak Meadows, 2nd Sector, as recorded in Map Book 22, page 79 in the Probate Office of Shelby County, Alabama.

In witness whereof, this Subordination Agreement has been executed on this 15 day of January, 2013.

COVENANT BANK

By [Signature]
Name: Hodge Patterson III
Its: Vice President

STATE OF ALABAMA)
COUNTY OF ALABAMA)

I, the undersigned, a Notary Public, in and for said county, in said state, hereby certify that Hodge Patterson III, whose name as Vice President of Covenant Bank, is signed to the foregoing agreement and who is known to me, acknowledged before me that being informed of the contents of the above and foregoing agreement, (s)he, in his/her capacity as such officer, executed the same voluntarily and with full authority for and as the act of said Covenant Bank.

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

Mary Catherine Williams
NOTARY PUBLIC
My commission expires: 5-22-2016

Prepared by:
Jul McLeod
McLeod & Associates, LLC
1957 Hoover Court, #306
Hoover, AL 35226



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Shelby Cnty Judge of Probate, AL
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