

20070119000029280 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
01/19/2007 10:21:18AM FILED/CERT

STATE OF ALABAMA
JEFFERSON COUNTY

SUBORDINATION AGREEMENT

Bancorp South is the owner and holder of that certain mortgage from Michael W. McDavid, and spouse, Mikelyn S. McDavid dated December 8th, 2006 with a face amount of \$37,150.00 and recorded in the Probate Office of Shelby County, Alabama.

Bancorp South does hereby declare the lien of its said mortgage and the debt thereby secured to now be Second and Subordinate to the lien and claim of that certain mortgage dated December 8th, 2006 from Michael W. McDavid, and spouse Mikelyn S. McDavid to First American Mortgage securing a debt in the amount of \$101,000 and is recorded in the Probate Office of Shelby County, Alabama. 20061214000609300

Both mortgages pertain to certain real property described as follows:

Lot 487, According to the Map and Survey of Caldwell Crossings, Sector 4, Phase 2, (Sanctuary), as Recorded in Map Book 36, Page 149, in the Office of the Judge of Probate of Shelby County, Alabama

This Subordination Agreement has been caused to be executed and delivered on this 8th day of December, 2006.

BANCORP SOUTH
BY: [Signature]
ITS: Branch Officer

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said State hereby certify that Shannon D. Chamber whose name as Branch Officer of BANCORP SOUTH, is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she as such officer and with fully authority, executed the same voluntarily as the act of BANCORP SOUTH.

Given under my hand and official seal this 8th day of NOVEMBER, 2005.

Carolyn M. Williamson
Notary Public
Commission Expires: 7-24-07

(SEAL)