

SUBORDINATION AGREEMENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

SouthPoint Bank is the owner and holder of that certain mortgage executed by **Jeffrey M. Brown, Sr. and Marcy A. Brown**, said mortgage is recorded in **Instrument Number 20080124000032590** in the Probate Office of Shelby County, Alabama.

SouthPoint Bank 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 January 25, 2008, from **Jeffrey M. Brown, Sr. and Marcy P. Brown to Regions Bank d/b/a Regions Mortgage** which secures a debt in the amount of \$1,242,700.00 and is recorded in **Instrument Number 20080201000041670** in the Probate Office of Shelby County, Alabama.

Both mortgages encumber certain real property described as follows:

Lot 177B1, according to a Resurvey of Lots 177B, 178B and 179B of Montagel Subdivision, as recorded in Map Book 28, Page 60, in the Probate Office of Shelby County, Alabama.

This Subordination Agreement has been caused to be executed and delivered on this 31 day of March, 2008.

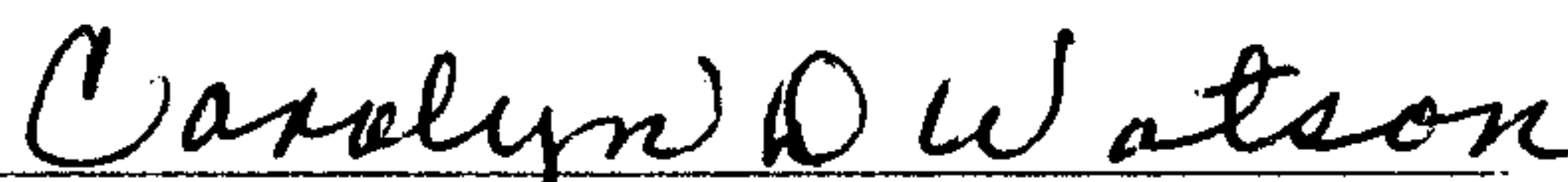
SouthPoint Bank
by: 

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County in said State hereby certify that David Chunn Jr whose name as Vice President of SouthPoint Bank, 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 full authority, executed the same voluntarily as the act of SouthPoint Bank.

Given under my hand and official seal this 31 day of March, 2008.

Commission Expires: 11-10-2009
{AFFIX SEAL}


Notary Public

Prepared By:
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