

SUBORDINATION AGREEMENT

STATE OF al.

COUNTY OF Jefferson

THAT, WHEREAS, Dian Teague Johnson (hereinafter referred to as the "Borrower"), has an outstanding mortgage lien in favor of RENASANT BANK dated the 4th day of May, 2007, recorded in the Probate Office of Shelby County, Alabama, in Instrument #20070514000224070 on certain real estate described herein to secure an indebtedness of \$29,00000, and said mortgage lien is in full force and effect, and,

WHEREAS, Borrower has made an application to RENASANT BANK, its successors and/or assigns, for a loan in the sum of \$350,000.00 and RENASANT BANK is willing to make said loan to the Borrower, provided that she furnish it with a mortgage on the property described below, and RENASANT BANK subordinate the above described mortgage lien and make the same second and subservient to the mortgage in favor of RENASANT BANK, as recorded in Instrument # 2008 0513 000195630 and,

WHEREAS, the undersigned officer of RENASANT BANK is willing to subordinate its mortgage lien and make the mortgage lien second and subservient to the mortgage of RENASANT BANK, its successors and/or assigns, as an inducement to it to make said loan.

The subject property bears the following legal description:

Lot 3108, according to the Survey of Riverchase Country Club, 31st Addition, as recorded in Map Book 18, Page 122, in the Probate Office of Shelby County, Alabama.

Common Address: 1050 Oak Tree Road, Birmingham, Alabama 35244

IT IS FURTHER agreed that should the Borrowers default in the payments under the terms of the mortgage lien granted to RENASANT BANK, RENASANT BANK agrees to immediately notify RENASANT BANK, its successors and/or assigns, of said default prior to taking legal action.

IN WITNESS WHEREOF, the duly authorized officer of RENASANT BANK has caused its name to be hereunto signed on the 6th day of May, 2008.

RENASANT BANK

BY: [Signature]

ITS: Vice President

STATE OF al

COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Bonita Culver, whose name as the Vice President of RENASANT BANK, A corporation, is signed to the foregoing instrument, and who known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, he/she executed the same voluntarily for and as the act of said corporation.

Katherine G. Dickens
Notary Public

My Commission expires: _____

NOTARY PUBLIC STATE OF ALABAMA
MY COMMISSION EXPIRES 12/31/2010
BONDED THROUGH STATE OF ALABAMA

THIS INSTRUMENT PREPARED BY:
BLAKE J. TOMPKINS
TOMPKINS & SOMMA LLC
3009 FIREFIGHTER LANE
BIRMINGHAM, ALABAMA 35209