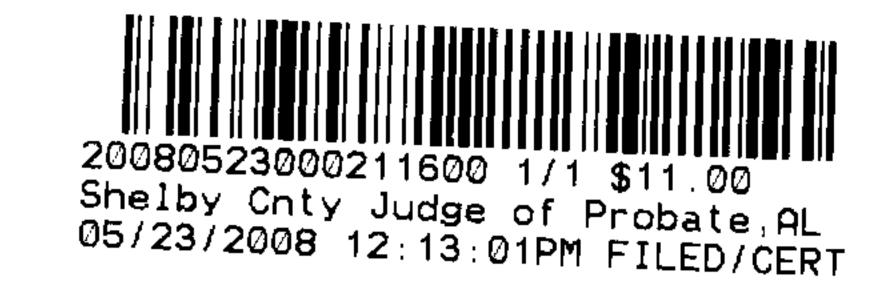
STATE OF ALABAMA SHELBY COUNTY



SUBORDINATION AGREEMENT

BancorpSouth is the owner and holder of that certain mortgage from JEFFERY A DARDEN JR and KIMBERLY J DARDEN dated December 7th, 2006 with a face amount of \$10,000.00 and recorded in Inst. #20061218000613920 in the Probate Office of Shelby County, Alabama.

BancorpSouth 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 April17, 2008 from JEFFERY A DARDEN JR AND KIMBERLY J DARDEN securing a debt in the amount of \$163,800 and is recorded in Inst. # 20080523000 #50 in the Probate Office of Shelby County, Alabama. \$162,900.00

Both mortgages pertain to certain real property described as follows:

Lak Kalan arganding na them han ar kannastarian Roshuran and Mannasin Brook Estatan Canterday arganan ar recercled in Merchankshak Reservol in the Probets Office at Infferent Contact a Abbaria.

Lot 40, according to the Survey of Dearing Downs, Third Addition, as recorded in Map Book 8, Page 15, 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 2nd day of April, 2008.

> **BANCORP SOUTH** 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 whose name as 13-anch Officer racy Marcus 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 14TH day of DECEMBER, 2005.

Heather Waites Notary Public
Commission Expires:

MY COMMISSION EXPIRES 11/15/09

(SEAL)