

STATE OF ALABAMA
JEFFERSON COUNTY

SUBORDINATION AGREEMENT

Bancorp South is the owner and holder of that certain mortgage from Manuel Ruiz dated January 29, 2008 with a face amount of \$48,400 and recorded in Inst. #20080208000054300 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 by SunTrust Mortgage dated 1/13/09 from * securing a debt in the amount of \$ 73,000.00 and is recorded in Inst. # * in the Probate Office of Shelby County, Alabama.

*Mauuel Ruiz

Both mortgages pertain to certain real property described as follows:

*Inst # 2009 0126 0000 23920

LOT 17-A, ACCORDING TO A RESURVEY OF LOTS 16, 17 & 18, OF A RESURVEY OF VILLAGE PARRISH, A TOWNHOME COMMUNITY, AS RECORDED IN MAP BOOK 26, PAGE 5, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

This Subordination Agreement has been caused to be executed and delivered on this 8th day of January 2009.

BANCORPSOUTH

BY: Jennifer Schaefer
ITS: Assistant Vice President

STATE OF ALABAMA
Jefferson COUNTY

I, the undersigned, a Notary Public in and for said County in said State hereby certify that Jennifer Schaefer whose name as Assistant Vice President of BANCORPSOUTH, 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 BANCORP SOUTH.

Given under my hand and official seal this 8th day of January, 2009.

Dequendalin Chandler
Notary Public
Commission Expires: _____

(SEAL)

DEQUENDALIN CHANDLER
NOTARY PUBLIC
STATE OF ALABAMA
MY COMMISSION EXPIRES
1-9-12