

STATE OF ALABAMA
JEFFERSON COUNTY

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Shelby Cnty Judge of Probate, AL
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SUBORDINATION AGREEMENT

THIS AGREEMENT is made and entered into on this 14th day of January, 2009, by First Commercial Bank (hereinafter referred to as the "Holder") in favor of Castle Mortgage Corporation, (hereinafter referred to as the "Lender"), it's successors, and assigns.

WITNESSETH:

WHEREAS, Holder did loan to Jeffrey M. Higgins, a single man (the "Borrower", whether one or more) the sum of Ninety Three Thousand Dollars and zero cents (\$93,000.00), which loan is evidenced by a note dated October 2, 2007, executed by Borrower in favor of Holder, and is secured by a mortgage, deed of trust, deed to secure debt or other security instrument dated October 2, 2007 ("the Existing Mortgage") covering the property described therein and recorded in Book 20071101000505520, page in the public records of Shelby County, Alabama.

WHEREAS, Borrower has requested Castle Mortgage Corporation lend to it the sum of Three Hundred Twenty Three Thousand Dollars and zero cents (\$ 323,000.00) (the "Loan"), such Loan to be evidenced by a promissory note in such amount executed by Borrower in favor of Lender and secured by a mortgage, deed of trust, deed to secure debt, security deed or other security instrument of even date therewith (the "Superior Mortgage"); and

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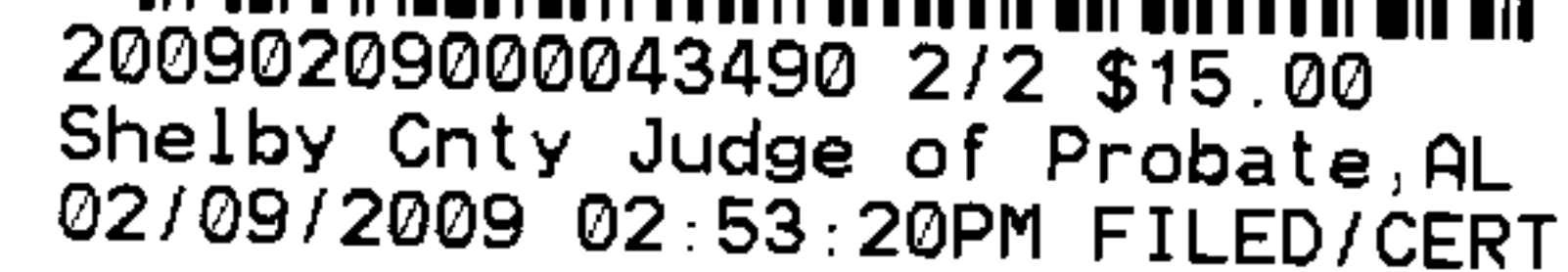
WHEREAS, the Lender has agreed to make the Loan to the Borrower, if, but only if, the Superior Mortgage shall be and remain a lien or charge upon the property covered thereby prior and superior to the lien or charge of the Existing Mortgage on the terms set forth below and provided that the Holder will specifically and unconditionally subordinate the lien or charge of the Existing Mortgage to the lien or charge of the Superior Mortgage on the terms set forth below.

NOW, THEREFORE, in consideration of one dollar in hand paid by the Borrower to Holder, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by Holder, Holder agrees as follows:

1. The Superior Mortgage and the note secured by the Superior Mortgage and the debt evidenced by such note and all renewals and extensions thereof, or any part thereof, and all interest payable on all said debt and on any such renewals and extensions shall be and remain at all times a lien or charge on the property covered by the Superior Mortgage, prior and superior to the lien or charge to the Holder.

2. Holder acknowledges that it intentionally waives, relinquishes, and subordinates the priority and superiority of the lien or charge of the Existing Mortgage in favor of the lien or charge of the Superior Mortgage, and that it understands that, in reliance upon and in consideration of the waiver, relinquishment, and subordination, specific loans and advances are being and will be made, and, as part and parcel thereof, specific monetary and other obligations are being and will be entered into by the Lender which would not be made or entered into but for such reliance upon this waiver, relinquishment, and subordination.

3. This agreement contains the entire agreement between the parties hereto as to the Existing Mortgage and the Loan secured by the Superior Mortgage, and as to the priority thereof, and there are not agreements, written or oral, outside or separate from this agreement, and all prior negotiations are merged into this agreement.



This Instrument Prepared By:
Kathy Morgan (205) 868-4895
First Commercial Bank
P.O. Box 11746
Birmingham, AL 35202