

SUBORDINATION AGREEMENT

This Agreement made this date by and between Nexity Bank (herein called First Party), and Mortgage Professionals, Inc. (herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instr. 20070315000118180, executed by Kyle B. Kolb and Carrie Kolb in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

Lot 2414, according to the survey of Riverchase Country Club, 24th Addition, as recorded in Map Book 10, Page 64, in the Probate Office of Shelby County, Alabama.

Whereas, the Second Party will not make a mortgage loan on said property unless the First Party subordinates its mortgage to that mortgage of the Second Party.

Now therefore in consideration of One Dollar and other good and valuable consideration, the Parties hereto agree as follows:

The First Party, Nexity Bank, consents and agrees that the lien of its mortgage recorded in 20070315000118180 is and shall continue to be, subject and subordinate is lien to the lien of the mortgage in the amount of \$236,000.00 being made by the Second Party, Mortgage Professionals, Inc., which mortgage is recorded in Instr. # 20090224000065390 in the said Probate Office.

Done this 12th day of February, 2009.

Nexity Bank

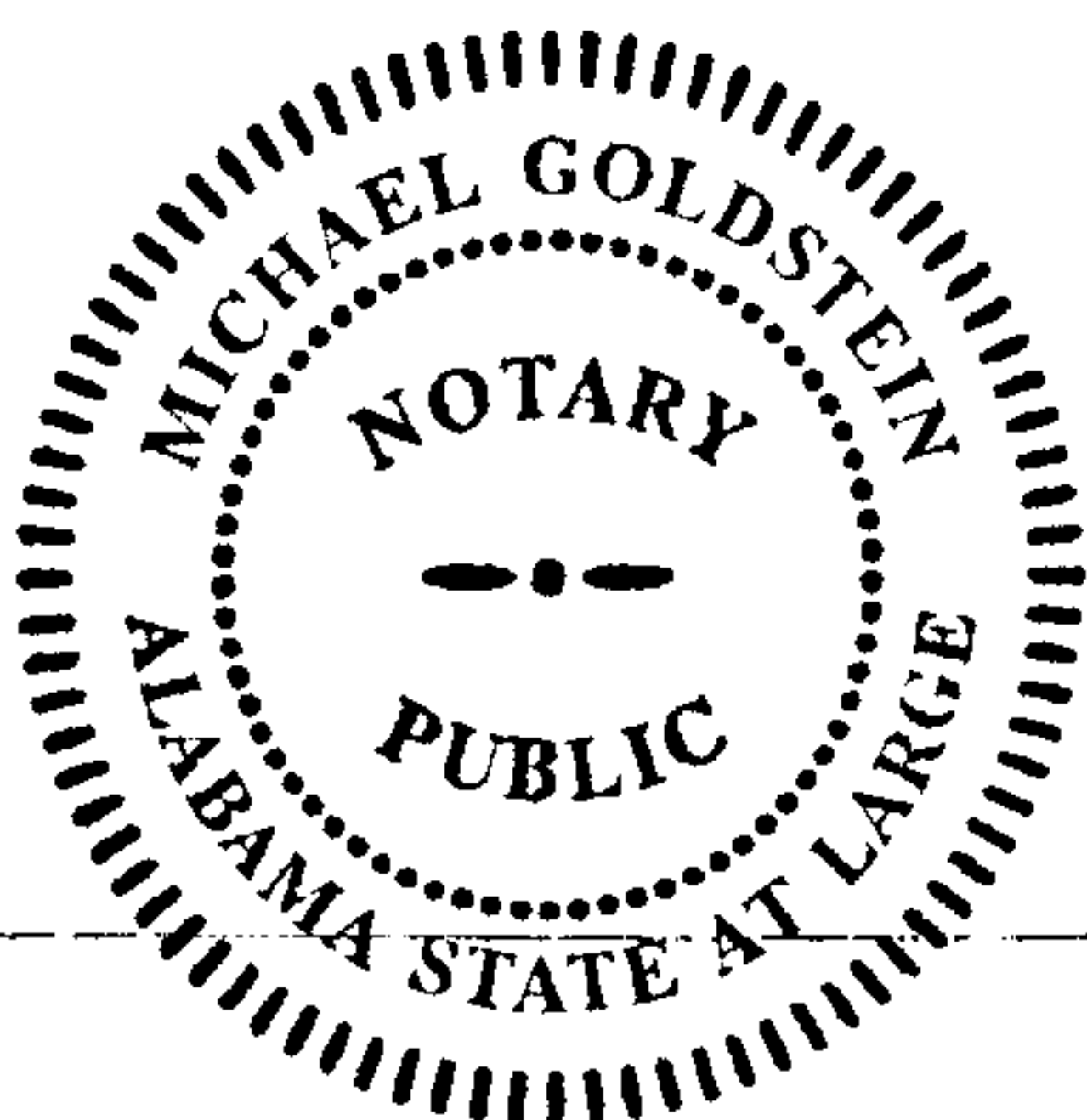
BY:

Randy Little
Its Vice Presidents.

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that RANDY LITTLE whose name as VICE PRESIDENT, of Nexity Bank, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 12th day of February, 2009.



Notary Public

Michael Goldstein
MICHAEL GOLDSTEIN

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 1, 2012
ALABAMA NOTARY PUBLIC UNDERWRITERS