

STATE OF ALABAMA COUNTY OF SHELBY

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, the undersigned, ServisFirst Bank, acknowledges that debt secured by that certain mortgage dated December 15, 2006 in the amount of \$130,000.00 and modified November 24, 2009 to the amount of \$20,000.00 from Justin Todd Reeves and Amiee C Reeves to ServisFirst Bank, on the following described real estate situated and being in Shelby County, Alabama, to wit:

Lot 1618 in Eagle Point 16 Sector as shown in the recorded plat/map thereof in 27-92 of Shelby County Records.

WHEREAS, the undersigned, understands and agrees that the debt secured by that certain Mortgage dated December 15, 2006 from Justin Todd Reeves and Amiee C Reeves to ServisFirst Bank, recorded in Instrument Number 20070301000092800 in the Office of the Judge of Probate of Shelby County, Alabama, in the principal amount of \$130,000.00, and modified November 24, 2009, to decrease the principal amount to \$20,000.00, shall be second, subordinate and inferior to that certain Mortgage dated November 24, 2009, executed by Justin Todd Reeves and Amiee C Reeves to Regions Bank,140 West Main St., Canton, GA 30114 recorded in 201010 00001800, in the Office of the Judge of Probate of Shelby County, Alabama, in the principal amount of \$342,400.00 (First Mortgage) under loan number 0896786915.

ANY DEFAULT under the terms of that certain Mortgage recorded in ______ in the Office of the Judge of Probate of Shelby County, Alabama (First Mortgage) or the obligations secured thereby, shall constitute a default of that Mortgage recorded in Instrument Number 20070301000092800, in the Office of the Judge of Probate of Shelby County, Alabama (Second Mortgage).

Shelby Cnty Judge of Probate, AL 01/08/2010 11:55:46 AM FILED/CERT

IN WITNESS THEREOF, ServisFirst Bank, has caused this instrument to be executed by its duly authorized officer as set forth by its signature and seal on this 24nd day of November, 2009.

ServisFirst Bank

By: Lee McKinnon
Its: Assistant Vice President

State of Alabama

ABW. TWM, a notary public, in and for said County in said State, hereby certify that Lee McKinnen, whose name (s) as Assistant Vice President, of ServisFirst Bank, corporation, is/are 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/she/they, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this 24th day of November 2009.

My commission expires:

Notary Public

MI COMMISSION WITH STREET FROM MILEY 27, 2010

THIS INSTRUMENT WAS PREPARED BY:

Linda Sorensen 850 Shades Creek Pkwy Birmingham, AL 35209