

Subordination Agreement

The undersigned SouthCity Bank ("Secured Party") through its duly authorized officer Scott Mathews, does hereby certify that it is the holder of an indebtedness secured by a certain MORTGAGE filed on the 12th day of September, 2008 executed by James W. Gill, Jr. and Mary E. Gill on property located at 108 Waltham Abbey Alabaster, AL 35007 of record in Instrument 20080912000363370 for Shelby County, Alabama; and

For and in consideration of the sum of \$_____ and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned does hereby subordinate the above described Real Estate Property to the lien of a certain Deed of Trust, in the amount not to exceed \$ 182,000.00 dated the 2nd day of August, 2010 executed by James W. Gill, Jr. and Mary E. Gill (Debtor) naming Fairway Independent Mortgage Corporation as Beneficiary, recorded in Volume/ Book _____ Page _____, for Shelby County, Alabama and the undersigned and its successors agree that the above described Deed of Trust shall constitute a lien prior to any lien or charge claim by the undersigned..

IN WITNESS WHEREOF, this Subordination Agreement has been executed on this 29th day of July, 2010.

Signed:

By :

Title :

State of Alabama
County of Jefferson

Before me, the undersigned, a Notary Public in and for the state and county aforesaid, personally appeared Scott Mathews - with whom I am personally acquainted, or who proved to me on the basis of satisfactory evidence, and who upon his/her oath acknowledged him/herself to be the Chief Credit Officer of SouthCity Bank the within named bargainer, a corporation, and that he/she as such officer executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said as such.

WITNESS my hand and official seal at Vestavia Hills, Alabama on this 29th day of July, 2010.

Notary Public:

My commission expires

MY COMMISSION EXPIRES OCTOBER 8, 2011

