  
20100825000273020 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
08/25/2010 10:32:34 AM FILED/CERT

Mail after recording to:  
BB&T  
P.O. Box 1290  
Whiteville, NC 28472

## SUBORDINATION AGREEMENT

That Branch Banking and Trust Company ("BB&T") being the present owner and holder of that certain promissory note dated December 4, 2001 in the original principal amount of \$12,000.00 (BB&T's Note), executed by Paul L Watkins and Wife, Tammy L Watkins (Borrower), payable to the order of BB&T, for good and valuable consideration received, does hereby covenant, stipulate, and agree with Central State Bank Mortgage (Lender) that all liens, mortgages, encumbrances, security interests, and assignments of every kind and character created under, renewed and extended under or existing by virtue of the lien instrument described in Exhibit A hereto (BB&T's Security Instrument), affecting the real property and improvements described therein (the Mortgaged Property), are hereby expressly SUBORDINATED AND MADE SECONDARY AND INFERIOR, to the liens, mortgages, encumbrances, security interests, and assignments created under, renewed and extended under or existing by virtue of the lien instrument described in Exhibit B hereto (Lender's Security Instrument), affecting the Mortgaged Property, and securing the following indebtedness (Lender's Note):

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This Agreement shall extend to any renewal or extension of all or any part of Lender's Note, and notice of any such renewal or extension and the consent thereto of BB&T or any other owner or holder of BB&T's Note shall not be necessary.

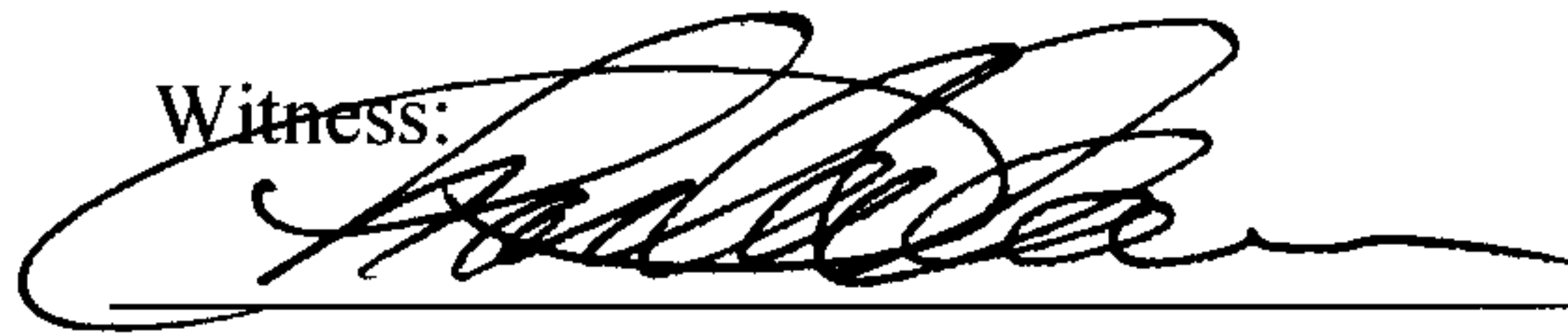
This Agreement and the covenants and agreements contained herein shall not be impaired, reduced or affected by the taking of any other security for Lender's Note or the release, surrender or loss of any other security or collateral for the payment of Lender's Note or the failure, neglect or refusal of Lender to enforce any other security or collateral for the payment of Lender's Note.

This Agreement shall be binding upon BB&T and its successors and assigns, including each and every subsequent owner and holder of BB&T's Note, and the terms hereof shall inure to the benefit of Lender, its successors and assigns, including, without limitation, each and every subsequent owner and holder of Lender's Note, or any renewal or extension thereof.

Except for the subordination described by this Agreement, BB&T's Security Instrument shall be and remain unchanged and in full force and effect.

EXECUTED THIS 10TH day of AUGUST, 2010

Witness:

  
Charles W Cooper

Print Name

  
Lisa Small


Print Name


STATE OF NORTH CAROLINA  
COUNTY OF GUILFORD

  
BB&T

By: Cynthia Adams  
Vice President  
Title

The foregoing instrument was acknowledged before me this 10th day of August, 2010, by Nicole Ann Webster, as DRL Lending Support Officer of Branch Banking and Trust Company, a North Carolina banking corporation, on behalf of said corporation.

My commission expires September 14<sup>th</sup>, 2010  
  
Notary Public


  
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## **Exhibit A**

### **Description of BB&T's Security Instrument:**

LOT 2A, ACCORDING TO THE SURVEY OF A RESUBDIVISION OF LOT NO 2 OF THE AMENDED MAP OF THE RESUBDIVISION OF NORTH FORK ESTATES, AS RECORDED IN MAP BOOK 19, PAGE 125, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

WHICH HAS THE ADDRESS OF 1676 HWY 32 COLUMBIANA, AL 35051

  
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**Exhibit B**

**Description of Lender's Security Instrument:**

**LOT 2A, ACCORDING TO THE SURVEY OF A RESUBDIVISION OF LOT NO 2 OF THE AMENDED MAP OF THE RESUBDIVISION OF NORTH FORK ESTATES, AS RECORDED IN MAP BOOK 19, PAGE 125, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**WHICH HAS THE ADDRESS OF 1676 HWY 32 COLUMBIANA, AL 35051**