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 Shelby Cnty Judge of Probate, AL
 11/04/2010 02:01:33 PM FILED/CERT

STATE OF ALABAMA
 COUNTY OF Shelby

SUBORDINATION AGREEMENT

WHEREAS, SouthPoint Bank is the holder of a lien on certain real property (see Exhibit "A"), evidenced by that certain Mortgage, executed by William Kevin Rowland and spouse Susan B Rowland in favor of SouthPoint Bank, dated 02-26-2009, and recorded in Shelby 20090604000212670 6/4/2009 in the office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, Branch Banking & Trust Company is the holder of a lien on said real property, which is evidenced by that certain Mortgage, executed by William Kevin Rowland and spouse Susan B Rowland in favor of Branch Banking & Trust Company, dated 10-27-2010, and recorded in Shelby in the office of the said Judge of Probate.

NOW THEREFORE, for and in consideration of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, SouthPoint Bank does hereby subordinate its lien to the lien of Branch Banking & Trust Company described above, and said lien of SouthPoint Bank will at all times be junior and subordinate to said lien of Branch Banking & Trust Company.

Except as specifically modified herein, all covenants, agreements, rights, privileges and obligations of the parties hereto shall remain in full force and effect, and nothing contained in this document or any document referred to herein shall operate, or be construed to operate, as a waiver of any right, title, or interest now held by any of the parties hereto.

This Subordination Agreement shall be delivered to 3500 Colonnade Parkway Suite 140 Birmingham, AL 35243 with the intent that it be recorded in the office of the Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, SouthPoint Bank has executed this Subordination Agreement on the 27th day of October, 2010.

SouthPoint Bank
 BY: Frank K Battle
 Frank K Battle, Chief Lending Officer

THIS INSTRUMENT PREPARED BY:
SouthPoint Bank - Suzann Allen

3500 Colonnade Pkwy, Ste 140
Birmingham, AL 35243

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA
 COUNTY OF _____

I, _____, a Notary Public in and for said County, in said State, hereby certify that _____, whose name 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/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this _____ day of _____.

 Notary Public

My Commission Expires:

CORPORATE/PARTNERSHIP/LIMITED LIABILITY CO. ACKNOWLEDGMENT
 (one signer)

STATE OF ALABAMA
 COUNTY OF Jefferson

I, Suzann Y Allen, a Notary Public in and for said County, in said State, hereby certify that Frank K Battle, whose name as Chief Lending Officer of SouthPoint Bank, a(n) 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/she, as such representative and with full authority, executed the same voluntarily for and as the act of said SouthPoint Bank, on the day the same bears date.

Given under my hand and official seal this 27th day of October, 2010.

Suzann Y Allen
 Notary Public Suzann Y Allen

My Commission Expires:

06-24-2014

CORPORATE/PARTNERSHIP/LIMITED LIABILITY CO. ACKNOWLEDGMENT
 (two-signers)

STATE OF ALABAMA
 COUNTY OF _____

I, _____, a Notary Public in and for said County, in said State, hereby certify that _____, whose name as _____ of _____, a(n) _____, 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/she, as such representative and with full authority, executed the same voluntarily for and as the act of said _____, on the day the same bears date.

Given under my hand and official seal this _____ day of _____.

 Notary Public

My Commission Expires: