

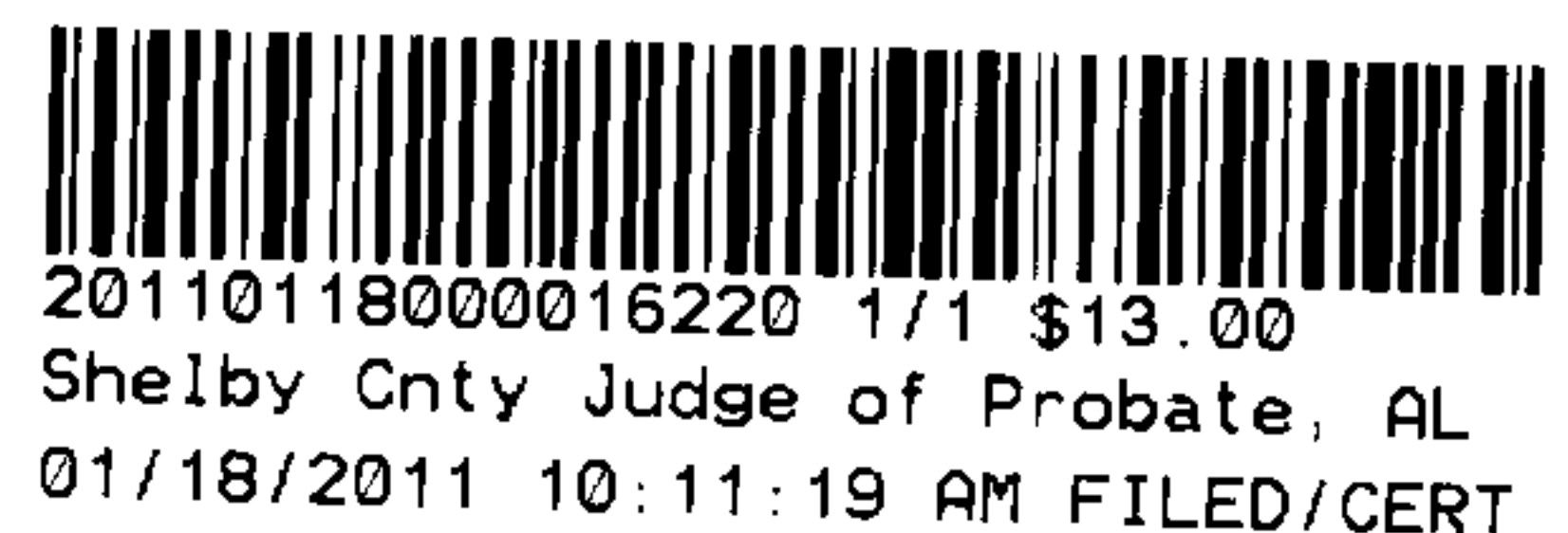
UPON RECORDING PLEASE RETURN TO:

National Bank of Commerce f/k/a Red Mountain Bank, N.A.

Attn: Sharon Kilgore

P. O. Box 381748

Birmingham, AL 35238



Subordinate Agreement

This Subordination of Mortgage is executed this **15th** day of **December, 2010** by
National Bank of Commerce f/k/a Red Mountain Bank, N.A..

Witnesseth

WHEREAS, **National Bank of Commerce f/k/a Red Mountain Bank, N.A.** is the owner and holder of that certain mortgage in the amount of **One Hundred Thousand Dollars (\$100,000.00)** from **Brett S. Bruce and April L. Bruce** recorded on **August 13, 2007** in **Instrument #20070813000379980** in the Probate Office of **Shelby County, Alabama**, said property being more particularly described as follows:

Lot 14, according to the Survey of The Crest at Greystone – Second Addition as recorded in Map Book 19 Page 53, in the Probate Office of Shelby County, Alabama.

WHEREAS, **Branch Banking and Trust Company** has made a mortgage loan in the amount of **Nine Hundred Seventy Five Thousand and no/1.00 Dollars (\$975,000.00)** to **Brett S. Bruce and April L. Bruce** recorded on 1-18-11 in Instrument Number 20110118000016210, in the Probate Office of **Shelby County, Alabama**, said loan secured by a mortgage which encumbers the above described real property.

WHEREAS, **Branch Banking and Trust Company** as a condition for making a first mortgage loan requires **National Bank of Commerce f/k/a Red Mountain Bank, N.A.** to subordinate the lien of its mortgage to the lien of **Branch Banking and Trust Company** and **National Bank of Commerce f/k/a Red Mountain Bank, N.A.** has agreed to do so.

NOW THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto, **National Bank of Commerce f/k/a Red Mountain Bank, N.A.** does hereby covenant, consent and agree to and with **Branch Banking and Trust Company** that the lien of **National Bank of Commerce f/k/a Red Mountain Bank, N.A.** shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of **Branch Banking and Trust Company**, which encumbers the above described property provided, however, that the subordination is limited to the amount of **Nine Hundred Seventy Five Thousand Dollars and no/1.00 Dollars (\$975,000.00)**.

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

Signed, sealed and delivered in the presence of:

National Bank of Commerce f/k/a Red Mountain Bank, N.A., N.A.


By: **Frank Caley**
Its: **Vice President**

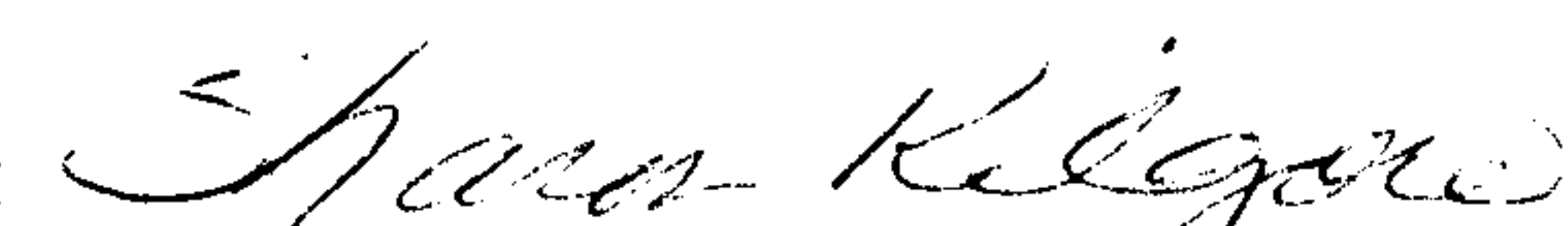
STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Frank Caley** whose name as **Vice President** of **National Bank of Commerce f/k/a Red Mountain Bank, N.A.**, is signed to the foregoing instrument, and who is know to me, acknowledged before me on this day, that being informed of the content of said instrument, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this **15th** day of **December, 2010**

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: **July 23, 2014**
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Notary Public:



Notary Name: **Sharon Kilgore**

My Commission expires: