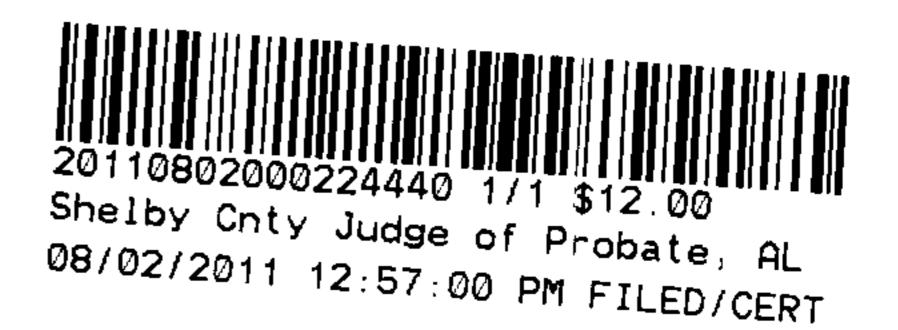
STATE OF ALABAMA COUNTY OF SHELBY



SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, the undersigned, Angie Denise Hubba Ingram as Plaintiff's Attorney for Capital One Bank, acknowledges that debt secured by that certain Certificate of Judgment dated October 16, 2006, and recorded on March 1, 2011, in the Office of the Probate Judge of Shelby County, in Instrument #20110301000067840, against Betty A. Withee; and,

WHEREAS, the undersigned, understands and agrees that the debt secured by that certain Certificate of Judgment described immediately above in the principal amount of \$10,187.24, plus interest, shall be second, subordinate and inferior to that certain Mortgage dated July 25, 2011, executed by Betty A. Withee and Ashlea W. Harrington, to BancorpSouth Bank being recorded simultaneously herewith in the Office of the Judge of Probate of Shelby County, Alabama, in the principal amount of \$222,931.00 on the following described real estate situated and being in Shelby County, Alabama to wit:

Lot 11, according to the Amended Map of Sixth Addition, Riverchase Country Club, as recorded in Map Book 7, Page 93, in the Office of the Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, Angie Denise Hubba Ingram as Plaintiff's Attorney for Capital One Bank hereunto has set her hand and seal this day of July, 2011.

Angie Denise Hubba Ingram
(SEAL)

As Plaintiff's Attorney for Capital One Bank

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Angie Denise Hubba Ingram as Plaintiff's Attorney for Capital One Bank, 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 said instrument, she with full authority, executed the same voluntarily for and as the act of said Plaintiff, Capital One Bank.

Given under my hand and official seal this

MOTARY PUBLIC

My commission expires: (1-10-1)

THIS INSTRUMENT WAS PREPARED BY: Richard W. Theibert, Attorney NAJJAR DENABURG, P.C. 2125 Morris Avenue, Birmingham, Alabama 35203 (205) 250-8400