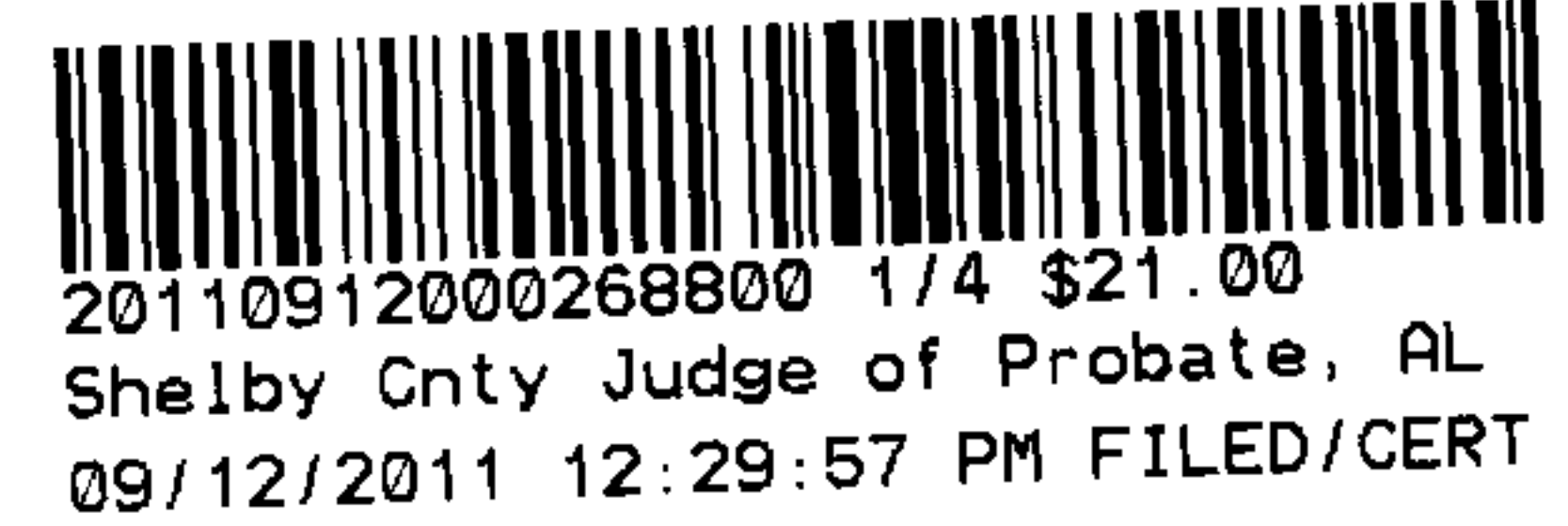


Prepared by:
David Nolen
M&F Bank
3513 Pelham Parkway
Pelham, AL 35124
(205) 664-6919

Return To: **11925062**
LSI-LPS
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108

Property Address: 705 Guardbridge Court, Birmingham, AL 35242



SUBORDINATION

WHEREAS, Merchants and Farmers Bank, is the Beneficiary under Mortgage executed by Jun Zhao and Min Zhang dated April 11, 2007 and recorded in Instrument Number 20070416000174040 in the amount of \$242,105.00; in the records of the Judge of Probate of Shelby County, Alabama, and encumbering the following described lands situated in Shelby County, Alabama:

Lot 919, according to the Survey of Greystone Legacy, 9th Sector, as recorded in Map Book 32, Page 44A and B, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

NOW THEREFORE, FOR AND IN CONSIDERATION OF THE SUM OF Ten & 00/100 (\$10.00) Dollars, cash in hand paid and other good valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Merchants and Farmers Bank; by and through, David Nolen, as Vice President, does hereby agree that Mortgage referenced hereinabove encumbering the described real property and any interest it may now have pursuant to said Mortgages shall be second and subordinate to the Mortgage executed by Jun Zhao and Min Zhang to Bank of America, N. A., Beneficiary, dated _____, in the amount of _____ and recorded at Book _____, Page _____, in the records of the Judge of Probate of Shelby County, Alabama.

20110912000268800 2/4 \$21.00
Shelby Cnty Judge of Probate, AL
09/12/2011 12:29:57 PM FILED/CERT

IT IS UNDERSTOOD AND AGREED that this subordination shall not otherwise, and in any manner,
affect or impair the rights of Merchants and Farmers Bank as provided in said Mortgage referenced
hereinabove, except to make it second and subordinate to the Mortgage of Bank of America, N. A.
pertaining to said property.

THIS THE 19th day of August, 2011.

Merchants and Farmers Bank

BY: _____

David Nolen

TITLE: Vice President



20110912000268800 3/4 \$21.00
Shelby Cnty Judge of Probate, AL
09/12/2011 12:29:57 PM FILED/CERT

STATE OF ALABAMA
COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for said county and state, the within named David Nolen, who acknowledged that he is VICE PRESIDENT OF Merchants and Farmers Bank, a Mississippi banking corporation, and that for and on its behalf and as its act and deed he signed, sealed and delivered the above and foregoing instrument on the day and year therein mentioned, for and on behalf of said corporation, after first being so authorized to do.


Witness my signature and official seal of office, this the 19, day of August, 2011.

Cherie Horton
NOTARY PUBLIC

My commission Expires:

Cherie Horton
~~Notary Public, State of Alabama~~
Alabama State At Large
My Commission Expires
August 25, 2013

Order No.: 11925062
Loan No.: 235742758



20110912000268800 4/4 \$21.00
Shelby Cnty Judge of Probate, AL
09/12/2011 12:29:57 PM FILED/CERT

Exhibit A Legal Description

The following described property:

Lot 919, according to the Survey of Greystone Legacy, 9th Sector, as recorded in Map Book 32, Page 44A and B, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Assessor's Parcel No: 035154002019000