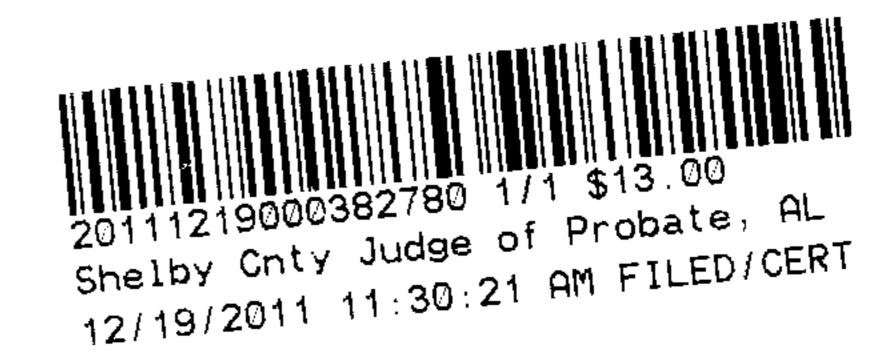
STATE OF ALABAMA JEFFERSON COUNTY



SUBORDINATION AGREEMENT

BancorpSouth is the owner and holder of that certain mortgage from Thomas & Krista G Dickinson dated 06/02/2009 with a face amount of \$25,000 and recorded in Inst. #20090630000250710 in the Probate Office of Shelby County, Alabama.

BancorpSouth does hereby declare the lien of its said mortgage and the debt thereby secured to now be Second and Subordinate to the lien and claim of that certain mortgage by Guaranty Trust Company dated 12-19-11 from Thomas & Krista Dickinson securing a debt in the amount of \$230,000 and is recorded in Inst. #_____ in the Probate Office of Shelby County, Alabama. 20/11219000387770

Both mortgages pertain to certain real property described as follows:

Lot 4, according to the survey of fifth addition, Riverchase Country Club residential subdivision as Recorded in map book 21, page 11, in the Bessemer Division of the probate office of Jefferson County, Alabama, and map Book 7, page 54, in the probate office of Shelby County, Alabama.

25% is in Jefferson County & 75% in Shelby County

This Subordination Agreement has been caused to be executed and delivered on this 17th day of November 2011.

BANCORPSOUTH

BY: Lyn Cook ITS: Vice President

STATE OF ALABAMA
Jefferson County

I, Grace Graham the undersigned, a Notary Public in and for said County in said State hereby certify that Lyn Cook whose name as Vice President of BANCORPSOUTH, is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she as such officer and with full authority, executed the same voluntarily as the act of BANCORPSOUTH.

Given under my hand and official seal this 17th day of November, 2011.

Notary Public

Commission Expires:
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 18, 2014

(SEAL)