

SUBORDINATION AGREEMENT

STATE OF ALABAMA
COUNTY OF JEFFERSON

Whereas, **Joshua W. Hobbs and Jan Q. Hobbs** (hereinafter referred to as "Debtors") have an outstanding Mortgage in favor of **Superior Bank, now known as Cadence Bank**, (hereinafter referred to as "Creditor") on certain real property described therein to secure an indebtedness, and said lien is in full force and effect; and; whereas, Debtors, have made an application to **Wells Fargo**, for a Mortgage loan in the sum of \$167,433.00 and said Wells Fargo. is willing to make said loan to the said Debtors, provided they furnish it with a mortgage on the lands described in the aforesaid lien, and the said Creditor subordinate the above described Mortgage and make the same second and subservient to the mortgage of Wells Fargo, and;

Whereas, the said Creditor is willing to subordinate its said lien and make it second and subservient to the mortgage of Wells Fargo as an inducement to it to make said loan.

NOW THEREFORE, the said Mortgage from Debtors to Creditor filed of record on October 14, 2008 in Instrument No. 20081014000404550 in the Office of the Judge of Probate of Shelby County shall be second and subservient to the mortgage of Wells Fargo to secure the sum of \$167,433.00, plus interest, on the land described therein, and the said Mortgage of the said Creditor, shall be second and subordinate to the mortgage of Wells Fargo, said mortgage to be recorded in Shelby, Alabama.

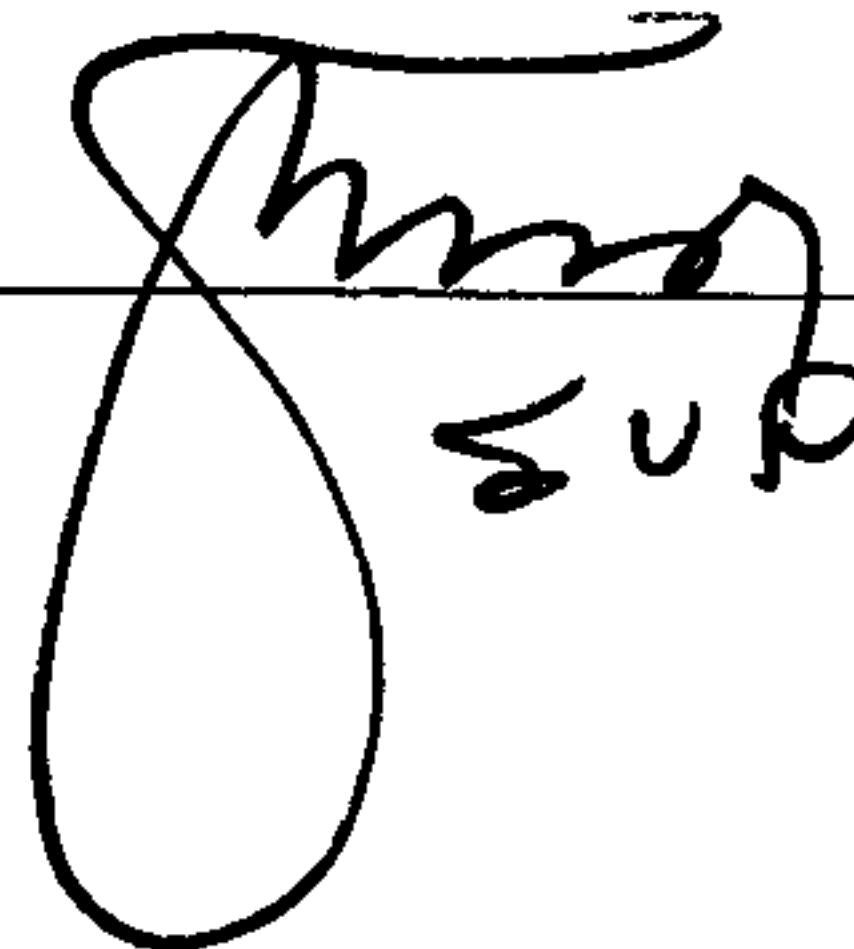
IT IS FURTHER agreed that should Debtor default in his payments or the terms of the real estate mortgage to Superior Bank, now known as Cadence Bank, Superior Bank, now known as Cadence Bank agrees to notify Wells Fargo, of said default prior to taking legal action.

IN WITNESS WHEREOF, the said has caused its name to be signed on this the 21st day of February, 2012.

Cadence Bank

BY: _____

As its: _____


sub



20120411000124570 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
04/11/2012 01:53:44 PM FILED/CERT

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned Notary Public and for said state and county, hereby certify that James W. Mann, whose name as SVP of Cadence Bank, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and official seal on this 22 day of February, 2012.

Sherry J. Hayes
Notary Public
My commission expires: May 11, 2014

This instrument prepared by:
Stewart & Associates, P.C.
3595 Grandview Parkway Suite 645
Birmingham, AL 35243
~~XXXXXXXXXX~~
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