

UPON RECORDING PLEASE RETURN TO:

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

Attn: Patricia Neporadny

P. O. Box 381748

Birmingham, AL 35238

Subordinate Agreement

This Subordination of Mortgage is executed this 24th day of, April, 2012 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 **EIGHTY-FIVE THOUSAND AND NO/100 (\$85,000.00)** from P Lauren Barrett & Deborah B Barrett, a married couple, recorded in Instrument #20110106000004610 in the Probate Office of SHELBY County, Alabama, decreased and modified to **THIRTY-FIVE THOUSAND AND NO/100 (\$35,000.000)**, recorded in Instrument #20120509000162930 in the Probate Office of SHELBY County, Alabama said property being more particularly described as follows:

Lot 5, Block 2, according to the Survey of Inverness Point, Phase One, as recorded in Map Book 13, page 6, in the Probate Office of Shelby County, Alabama.

WHEREAS, CADENCE BANK, N.A. has made a mortgage loan in the amount of TWO HUNDRED TWELVE THOUSAND AND 00/100---- (\$ 212,000.00) to P Lauren Barrett & Deborah B Barrett recorded on 5/9/12 *, in the Probate Office of Shelby County, Alabama said loan secured by a mortgage which encumbers the above described real property. * 20120509000162940

WHEREAS, CADENCE BANK, N.A. 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 \$212,000.00 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 CADENCE BANK, N.A. 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 \$212,000.00 which encumbers the above described property provided, however, that the subordination is limited to the amount of **two hundred twelve thousand dollars and no/100 (\$212,000.00).**

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.

[Signature]
By: Frank Caley
Its: Vice President

STATE OF ALABAMA)
Shelby 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 known 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 24th day of April, 2012

Notary Public: Patricia K. Neporadny

My commission expires July 14, 2015
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Notary Name: Patricia K. Neporadny

