

SUBORDINATION AGREEMENT

STATE OF ALABAMA
SHELBY COUNTY

WHEREAS Christopher Vickers and Gretchen Vickers (hereinafter referred to as "Borrowers") have applied to **Cadence Bank, N.A.** (hereinafter referred to as "Bank") for a loan of money in the amount of **\$197,000** to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrower unless the undersigned subordinate their lien in said property to the mortgage to be executed by the Borrower to the Bank.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Bank to make the requested loan to the Borrower, the undersigned hereby agree as follows:

The undersigned hereby subordinates to the mortgage to be executed by the Borrower to the Bank all right, title and interest at law or equity to the undersigned in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 6, according to the Final Map of Belvedere Cove, Phase I, as recorded in Map Book 35, page 45 in the Office of the Judge of Probate of Shelby County, Alabama.

including without limitation, that certain mortgage dated March 22, 2010 and recorded in Instrument #2010-87980 in the amount of \$24,650.00 in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, Cadence Bank, N.A., a national banking association (successor by way of merger to Superior Bank, N.A., a national banking association (as purchaser and assignee from the Federal Deposit Insurance Corporation, as receiver of Superior Bank, a federal savings bank, pursuant to that certain Purchase and Assumption Agreement dated as of April 15, 2011) has caused its Sr. Vice Pres. to execute this Subordination Agreement with full authority for and on behalf of Cadence Bank, N.A. this the 11th day of July, 2012.

CADENCE BANK, N.A., a national banking association
(successor by way of merger to Superior Bank, N.A., a national
banking association (as purchaser and assignee from the Fed-
eral Deposit Insurance Corporation, as receiver of Superior
Bank, a federal savings bank, pursuant to that certain Purchase
And Assumption Agreement dated as of April 15, 2011.)



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Shelby Cnty Judge of Probate, AL
07/24/2012 01:09:14 PM FILED/CERT

BY: John Herzog
ITS: Senior VP

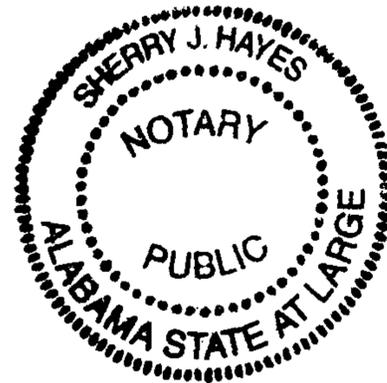
State of Alabama
~~Shelby County~~
Jefferson

I, the undersigned authority, a Notary Public in and for said county in said state hereby certify that John Herzog whose name as Senior Vice President for Cadence Bank, N.A. a national banking association (successor by way of merger to Superior Bank, N.A., a national banking association (as purchaser and assignee from the Federal Deposit Insurance Corporation, as receiver of Superior Bank, a federal savings bank, pursuant to that certain Purchase and Assumption Agreement dated as of April 15, 2011) 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 as such officer, and with full authority, executed the same voluntarily for and as the act of said Cadence Bank, N.A. on the day the same bears date.

Given under my hand and official seal this the 11 day of July, 2012

Sherry J. Hayes
NOTARY PUBLIC

My commission expires: May 11, 2014



This instrument was prepared by:
Cadence Bank, N.A.
17 N. 20th Street
Birmingham, AL 35203


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