

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 30th day of October, 2012, by
Hometown Bank of Alabama [Name of original lender], having an address of P.O.
Box 397, Oneonta, AL 35121 ("Subordinator"),
and Aliant Bank, A Division of US AmeriBank [Name of new lender],
a corporation organized and existing under the laws of the State of _____ with its principal
place of business at _____ ("Lender").

RECITALS:

- A. Patrick Whatley and Vera Denise Whatley [Name of Borrower],
of 148 Kings Crest Lane [address],
Birmingham [city], Shelby [County], Alabama, 35124 [state]
("Borrower"), has applied to Lender for a loan to be made to Borrower and to be evidenced by
a promissory note secured by a mortgage covering certain real property.
- B. The real property offered by Borrower as security to Lender is currently subject to the prior
lien of the mortgage described below.
- C. Lender will make such loan to Borrower only on the condition precedent that such mortgage
be subordinated to the lien of the mortgage described below to be given by Borrower to
Lender.

In consideration of the matters described above, and of the mutual benefits and obligations set forth in this
agreement, the parties agree as follows:

SUBORDINATION OF EXISTING MORTGAGE

The mortgage to be subordinated covers real property described as: See Attached

and made on the 23rd day of February, 2009, between
Patrick Whatley and Vera Denise Whatley [Borrower] and Hometown Bank of Alabama
[Subordinator], and filed or recorded on March 3, 2009, in book 2009030300007860, of the
records of the County of Shelby, State of Alabama, shall be and the same is now
subordinated and made subject and subsequent to the lien of that certain mortgage covering the real
property referenced above, dated _____, between
Vera Denise Whatley [Borrower] and AmeriBank [Lender], and filed or
recorded on the 30 day of November, 2012 in book 20121130 page 000, of the
records of the County of Shelby, State of Alabama. 458510

The undersigned Subordinator has executed this agreement at
Hometown Bank, 2002 2nd Ave. E. Oneonta, AL [designate location], on the
date first appearing above.

HomeTown Bank
SUBORDINATOR

By: Todd Washburn

Its: A. V. P.

State of Alabama)
County of Blount) SS:

This instrument was acknowledged before me this 29th day of October, 2012, for and on
behalf of Todd Washburn.

My commission expires: 3/1/2016

Giselle Lopez
Notary Public