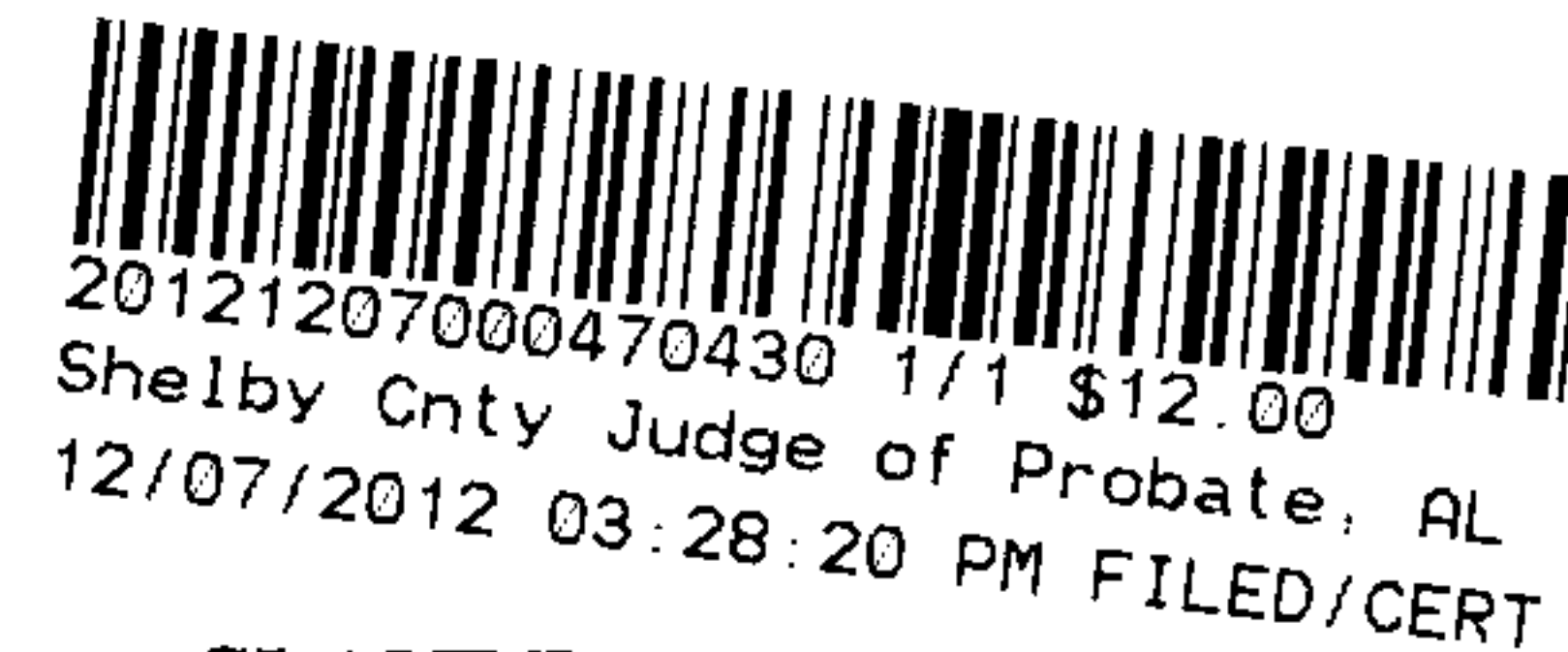


SUBORDINATION AGREEMENT



Pursuant to the terms of the said mortgage entered into by and between CLAUDE HAMPTON WILLIS, an unmarried man, and TINA E. HALL, an unmarried woman, to SouthPoint Bank, dated September 26, 2011, and erroneously recorded November 1, 2011, in Book LR201108, Page 17620, of the public records of Jefferson County, Alabama, and re-recorded on 11/19, 2012, in Instrument 20121119000443440, of the public records of Shelby County, Alabama, given to secure the original principal sum of \$10,000.00;

SouthPoint Bank does hereby declare said mortgage dated September 26, 2011, recording information as noted in Paragraph above, to be second and subordinate to the lien of the mortgage given by CLAUDE HAMPTON WILLIS and TINA W. HALL to SouthPoint Bank, the amount of said mortgage being One Hundred Sixty-Four Thousand and no/100 Dollars (\$164,000.00), dated ~~October~~ * 5, 2012.

November*

Said Mortgage encumbering certain real estate property described as:

Lot 266, according to the Survey of Eagle Point, 2nd Sector, Phase 2, as recorded in Map Book 19, page 67, Shelby County, Alabama records.

In witness whereof, this Subordination Agreement has been executed on this 23 day of October, 2012.

SOUTHPOINT BANK

By Kathy N. Goode
Name: Kathy N. Goode
Its: Vice President

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said county, in said state, hereby certify that Kathy Goode, whose name as Vice President of SouthPoint Bank is signed to the foregoing agreement and who is known to me, acknowledged before me that being informed of the contents of the above and foregoing agreement, (s)he, in his/her capacity as such officer, executed the same voluntarily for and as the act of said SouthPoint Bank.

Given under my hand this 23 day of October, 2012.

Celine Brooke Dawson
NOTARY PUBLIC

My commission expires: MY COMMISSION EXPIRES JUNE 30, 2013

Prepared by:
Jul Ann McLeod, Esq.
1957 Hoover Court, Suite 306
Birmingham, AL 35226