

This Document Prepared By, and
UPON RECORDING PLEASE RETURN TO:

National Bank of Commerce f/k/a Red Mountain Bank, N.A.
Attn: Melissa Benson
P. O. Box 381748
Birmingham, AL 35238

Subordinate Agreement

This Subordination of Mortgage is executed this 11th day of, December, 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 ONE HUNDRED NINETY THOUSAND DOLLARS AND NO/100 (\$190,000.00) from Howard Keith Richards and Amy R Richards (Amy R Richards is one in the same as Amy Reiman Richards) recorded in instrument 20111215000378770 on December 15, 2011 in the Probate Office of Shelby County, Alabama, said property being more particularly described as follows:

Exhibit "A"

WHEREAS, USAmeriBank has made a mortgage loan in the amount of Four Hundred Seventeen Thousand Dollars and no/100 (\$417,00.00) to Howard Keith Richards and Amy Reiman Richards recorded on _____ Bk: 20/21228000496400, Pg: _____, in the Probate Office of Shelby County, Alabama said loan secured by a mortgage which encumbers the above described real property. 496390

WHEREAS, USAmeriBank 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 USAmeriBank 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 USAmeriBank 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 USAmeriBank which encumbers the above described property provided, however, that the subordination is limited to the amount of One Hundred Ninety Thousand Dollars and no/100 (\$190,000.00).

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.
Signed, sealed and delivered in the presence of:

20121228000496400 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
12/28/2012 11:18:35 AM FILED/CERT

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

By Jim Beatty
Its: Vice President

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Jim Beatty** 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 6th day of December, 2012

Notary Public:

Melissa B Benson

Notary Name:

Melissa B Benson

My Commission expires:

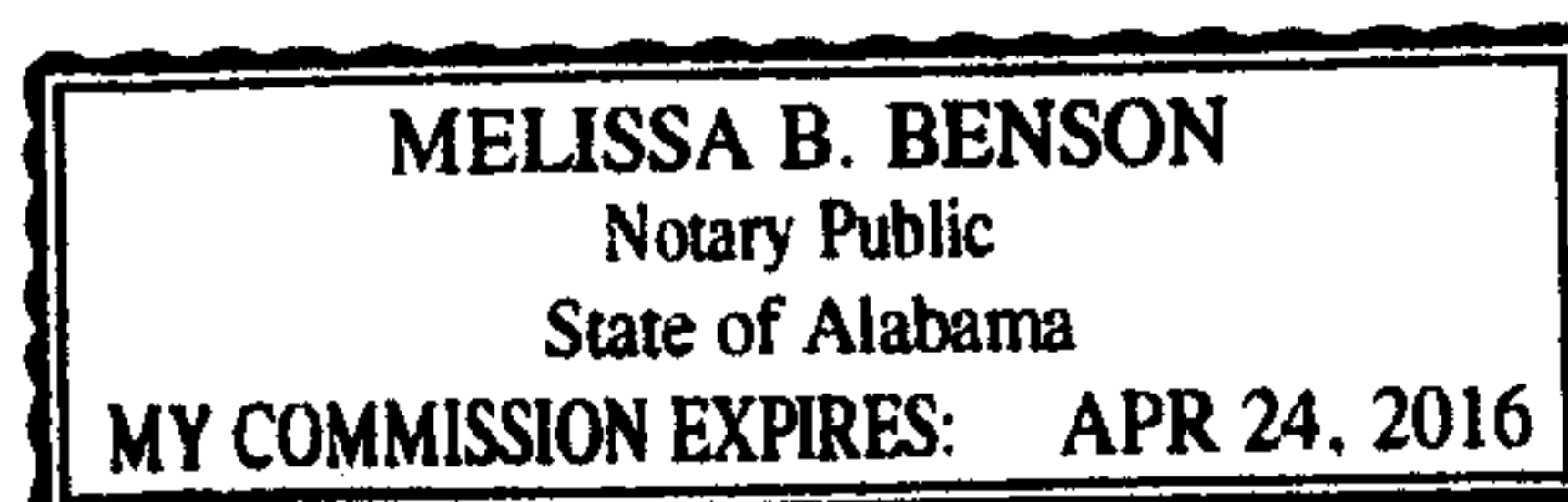


EXHIBIT "A"
LEGAL DESCRIPTION

Part of Lots 1 and 2, Featheringill Acres, as recorded in the Office of the Judge of Probate, Shelby County, Alabama, in Map Book 9, Page 96, and part of the acreage in the NE 1/4 of the NW 1/4 of Section 14, Township 19 South, Range 2 West, Shelby County, Alabama, all being more particularly described as follows:

Beginning at the most westerly corner of Lot 1, Featheringill Acres, which is on the East right of way line of Mountain Ridge Circle, run in a Northeasterly direction along the Northwest line of said Lot 1 for a distance of 276.80 feet to an existing iron pin and being the most Northerly corner of said Lot 1; thence turn an angle to the right of 45 degrees 06 minutes 22 seconds and run in a Southeasterly direction for a distance of 498.61 feet to an existing iron pin being on the Southwest line of Lot 17-A, A Resurvey of Lots 15, 16, 17, 19 and 20, of Amended Map of Hickory Ridge, as recorded in the Office of the Judge of Probate of Shelby County, Alabama in Map Book 14, Page 66; thence turn an angle to the right of 82 degrees 16 minutes 05 seconds and run in a Southerly direction for a distance of 207.66 feet to an existing iron pin being on a curve, said curve being concave in a Southeasterly direction and having a central angle of 176 degrees 49 minutes 19 seconds and a radius of 55.0 feet; thence turn an angle to the right of (90 degrees to tangent) and run in a Westerly, Southwesterly, Southerly and Southeasterly direction along the arc of said curve for a distance of 169.74 feet to an existing iron pin being at a point of reverse curve, said second curve being concave in a Southwesterly direction and having a central angle of 51 degrees 19 minutes 04 seconds and a radius of 25.0 feet; thence turn an angle to the right and run in a Southwesterly direction along the arc of said curve for a distance of 22.39 feet to the point of ending of said curve; thence run in a Southeasterly direction along a line tangent to the end of said curve for a distance of 137.55 feet to the point of beginning of a new curve, said new curve being concave in a Southwesterly direction and having a deflection angle of 3 degrees 04 minutes 24 1/2 seconds and a radius of 479.11 feet; thence turn an angle to the right and run in a Southeasterly direction along the arc of said curve for a distance of 51.40 feet to a point of compound curve, said newest curve being concave in a Westerly direction and having a central angle of 97 degrees 25 minutes 41 seconds and a radius of 15.0 feet; thence run in a Southeasterly, Southerly and Southwesterly direction along the arc of said curve for a distance of 25.51 feet to the point of ending of said curve; thence run in a Southwesterly direction along a line tangent to the end of said curve for a distance of 151.11 feet to the point of beginning of a new curve, said new curve being concave in a Northerly direction and having a deflection angle of 27 degrees 34 minutes 20 1/2 seconds and a radius of 205.0 feet; thence turn an angle to the right and run along the arc of said curve in a Westerly direction for a distance of 197.30 feet to a point of compound curve, said newest curve being concave in a Northeasterly direction and having a central angle of 60 degrees 41 minutes 12 seconds and a radius of 25.0 feet; thence turn an angle to the right and run in a Northwesterly and Northerly direction along the arc of said curve for a distance of 26.48 feet to an existing iron pin being a point of reverse curve, said newest curve being concave in a Southwesterly direction and having a central angle of 137 degrees 06 minutes 47 seconds and a radius of 55.0 feet; thence turn an angle to the left and run in a Northerly, Northwesterly, Westerly and Southwesterly direction along the arc of said curve for a distance of 131.62 feet; thence turn an angle to the right (90 degrees from tangent) and run in a Northwesterly direction for a distance of 35.0 feet to an existing iron pin; thence turn an angle to the left of 26 degrees 29 minutes 27 seconds and run in a Northwesterly direction for a distance of 146.67 feet to an existing iron pin; thence turn an angle to the right of 67 degrees 46 minutes 59 seconds and run in a Northerly direction along the West line of the NE 1/4 of the NW 1/4 of said Section 14 for a distance of 386.90 feet to an existing iron pin; thence turn an angle to the left of 115 degrees 52 minutes 07 seconds and run in a Southwesterly direction for a distance of 240.49 feet to an existing iron pin being on the East right of way line of Mountain Ridge Circle; thence turn an angle to the right and run in a Northerly and Northwesterly direction along the curved East right of way line of Mountain Ridge Circle (having a radius of 50 feet and a central angle of 30 degrees 08 minutes 24 seconds) and run for a distance of 26.30 feet to the point of beginning; being situated in Shelby County, Alabama.



20121228000496400 2/2 \$15.00
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