



UPON RECORDING PLEASE RETURN TO:

**National Bank of Commerce
Attn: LOAN ADMINISTRATION
P. O. Box 381748
Birmingham, AL 35238**

SUBORDINATION AGREEMENT

This Subordination of Mortgage is executed this 17th day of **December, 2012** by **NATIONAL BANK OF COMMERCE**.

Witnesseth

WHEREAS, **NATIONAL BANK OF COMMERCE fka Red Mountain Bank** is the owner and holder of that certain mortgage in the amount of **Forty Nine Thousand Five Hundred Dollars & 00/100 (\$49,500.00)** recorded **05/13/2009** in instrument # **20090513000180100**, from **Brian D Parker and Jennifer L Parker, a married couple**, in the Probate Office of **Shelby County, Alabama**, said property being more particularly described as follows:

Lot 6-03 in Block 6, according to the Survey of Mt Laurel – Phase 1A, as recorded in Map Book 27 page 72 A & B, in the Office of the Judge of Probate of Shelby County, Alabama

WHEREAS, **SouthFirst Mortgage** has made a mortgage loan in the amount of Three Hundred Seventy Six Thousand dollars and 00/100 (\$376,000.00) to **Brian D Parker and Jennifer L Parker**, recorded in BK 20130104000004590 Pg _____ in the Probate Office of **Shelby County, Alabama**, said loan secured by a mortgage which encumbers the above described real property.

WHEREAS, **SouthFirst Mortgage**, as a condition for making a first mortgage loan requires **NATIONAL BANK OF COMMERCE fka Red Mountain Bank** to subordinate the lien of its mortgage to the lien of **SouthFirst Mortgage** and **NATIONAL BANK OF COMMERCE** 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 fka Red Mountain Bank** does hereby covenant, consent and agree to and with **SouthFirst Mortgage** that the lien of **NATIONAL BANK OF COMMERCE fka Red Mountain Bank** shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of **SouthFirst Mortgage** which encumbers the above described property provided, however, that the subordination is limited to the amount of **Forty Nine Thousand Five Hundred U.S. Dollars & 00/100(\$49,500.00)**

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 fka Red Mountain Bank

Lauren M Dobson

By: Lauren Dobson

Its: AVP/Branch Manager

STATE OF ALABAMA)

Jefferson COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Lauren Dobson** of **NATIONAL BANK OF COMMERCE fka Red Mountain Bank**, is signed to the foregoing instrument, and who is know 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 17th day of December, 2012

Notary Public: *Deanna J. A.*

Notary Name:

My Commission expires:

MY COMMISSION EXPIRES
NOV 9, 2013