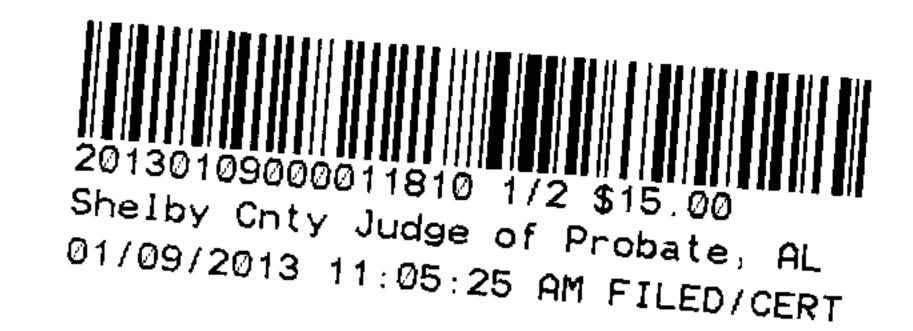
AFTER RECORDING PLEASE RETURN TO: TASHA CANADY 401 WEST VALLEY AVE BIRMINGHAM, AL 35209

Borrower: Anthony C. Harlow and wife, Melissa P. Harlow



SUBORDINATION AGREEMENT

	rdination Agreemen	nt dated	12 21 12	_, is between 0	COMPASS B	ANK, (Junior
Lender),			•				
And Con	npass Bank, (New S	Senior Lend	der).				
			RECITALS				
COMPAS	S BANK, (Junior Le	nder), own	s and holds a pro	omissorv note	in the amoun	t of	
	00, with accompany		•	•			
	arch 21, 2005, and r					-	
2005(date), in Shelby (Count	ty), Alabar	na (State). Mod	ified to \$65,750	0.00 on Dece	mber	14,
The origin	al mortgage or Dee	d of Trust	referenced above	secures a ho	me equity line	e of cre	edit.
	000.00 principal am o \$65,750.00. The			•	_		
_	e the maturity date	•				, au	4003
					current first	positio	n
	are current owners	s of the Pro	perty, and wish t	o replace their			
Borrowers	are current owners loan on the Propert		-			e Prop	erty
Borrowers		ty with a ne	ew first position m	nortgage loan s	secured by th		
Borrowers mortgage from New	loan on the Propert	ty with a ne	ew first position m	ortgage loan s	secured by the	din	Instrument =
Borrowers mertgage from New Dated:	loan on the Propert Senior Lender in th	ty with a new pring the new pr	ew first position make cipal sum of \$ 25 will be the New S	ortgage loan s	secured by the	din	Instrument =

maximum amount of \$ 250,000.00, plus interest. Junior Lender consents without possibility of revocation, and accepts all provisions, terms and conditions of the New Senior Lender's Security Instrument.

2. No Subordination to Additional Matters

Junior Lender is subordinating its lien/security interest to the Senior Lender's security Instrument only, and not to other or future liens or security interests in the Property. Junior Lender has no obligation to consent to future requests for subordination of its lien-security interest.

3. No Waiver of Notice

Upon the execution of the subordination of Junior Lender's security instrument to the new Senior Lender, the Junior Lender waives no rights it may have, if any, under the laws of the State in which the Property is located, or any Federal rights to which the Junior Lender may be entitled.

4. Assignment

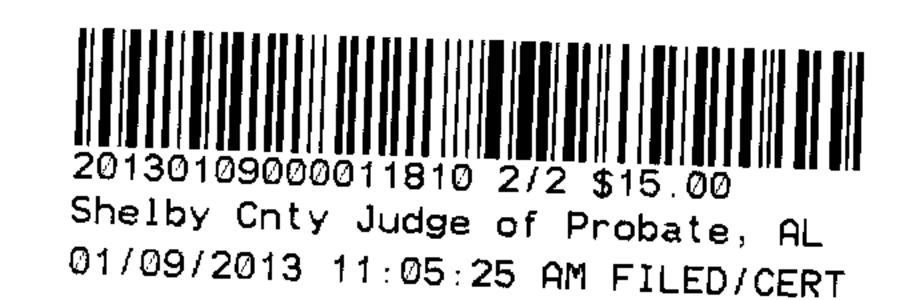
This agreement shall be binding upon and inure to the benefit of the Junior Lender and Senior Lender, and their respective successors, assigns trustees, receivers, administrators, personal representatives, legatees, and devisees.

5. Governing (Applicable) Law

This agreement shall be governed by the laws of the State in which the Property is located.

6. Reliance

This Agreement can be relied upon by all persons having an interest in the Property or the New Security Instrument.



7. Notice

Any notice or other communication to be provided under this agreement shall be in writing and sent to the parties at the address described in this Agreement, or such other address as the parties may designate in writing from time to time.

8. Entire Agreement (Integration)

This Agreement and any related documents represent the complete and integrated understanding between Junior Lender and New Senior Lender pertaining to the terms and conditions of this Agreement. Any waiver, modification, or novation of this agreement must be in writing, executed by New Senior Lender, (or its successors or assigns), or Junior Lender, (its successors or assigns) and, if this Agreement was recorded in the real estate records of the government entity in which the Property is located, recorded in such real estate records, to be enforceable.

9. Waiver of Jury Trial

Junior Lender and the New Senior Lender hereby waive any right to trial by Jury in any action arising out of, or based upon this Agreement.

10. Acceptance

20 12

New Senior Lender and Junior Lender acknowledge that they have read, understand, and agree to the terms and conditions of this Agreement. This Agreement must be recorded within 90 days of the date of the Agreement, or the Agreement will be null and void.

Junior Lender:

Of Compass Bank

New Senior Lender:

Title:

Opuration

In the undersigned, a Notary Public in and for said County, in said State, hereby certify that Chrishe Groups

In the undersigned, a Notary Public in and for said County, in said State, hereby certify that Chrishe Groups

A Vice President of Compass Bank, whose name(s) is/are signed to the foregoing instrument, and who is known to me, acknowledged

before me on this day that, being informed of the contents of the instrument, they/he/she

executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 2121 day of December

(Seal)

My commission expires: 211301