

THIS INSTRUMENT WAS PREPARED BY:

W.N. Holmes

Address: 600 North 18th Street

Birmingham, Alabama 35291-1135

AL-10290

STATE OF ALABAMA

SHELBY COUNTY

20130621000254460 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
06/21/2013 10:58:30 AM FILED/CERT

② SUBORDINATION OF RECORDED FINANCING STATEMENT

Alabama Power Company, a corporation, for good and valuable consideration, does hereby acknowledge and agree that its lien and security interest evidenced and secured by that certain UCC-1 financing statement bearing file instrument no. 20130109000013270 showing the "Debtor," **Ricky V. and Robin D. Lowman** (whether one or more) recorded in the office of the Judge of Probate of **Shelby County**, Alabama (the "Financing Statement"), shall be and hereby is subordinate in right of priority to the lien of that certain mortgage from the Debtor to **Nations Lending Corporation, it's Successors and/or assignees** (the Mortgagee"), recorded in the office of the Judge of Probate of **Shelby County**, Alabama at 4/16 2013, Book #20130410000148200 Page (the "Mortgage"); provided, however, that such subordination shall be effective only to the extent that **\$181,332.00** which are expended by the Mortgagee to protect or enforce Mortgagee's rights under the Mortgage with respect to the Loan (the "Superior Indebtedness"). As used herein, the term "Superior Indebtedness" shall be deemed to include any extensions, renewals, modifications and replacements of the Superior Indebtedness and any substitutions therefore; provided, however, that the term "Superior Indebtedness" shall not include any increases in the principal amount of the Loan. Alabama Power Company's lien and security interest evidenced and secured by the Financing Statement shall be superior in right of priority to the lien of the Mortgage to the extent that the Mortgage secures any indebtedness of the Debtor to the Mortgagee other than the Superior Indebtedness.

Notwithstanding anything expressed or implied herein, Alabama Power Company does not in any way release, waive or subordinate the debt relating to or secured by the Financing Statement, or any portion thereof or payments thereon.

The provisions of this Subordination Agreement are solely for the benefit of Alabama Power Company and the Mortgagee, and shall not be deemed to modify any of the agreements executed or delivered in connection with the Financing Statement or the Mortgage or to waive any of the rights of Alabama Power Company or the Mortgagee, as the case may be, thereunder as against the Debtor, nor shall it constitute or give rise to any defense, right of offset or counterclaim by the Debtor.

IN WITNESS WHEREOF, Alabama Power Company, a corporation, has caused these presents to be executed this 14th day of March, 2013.

ALABAMA POWER COMPANY

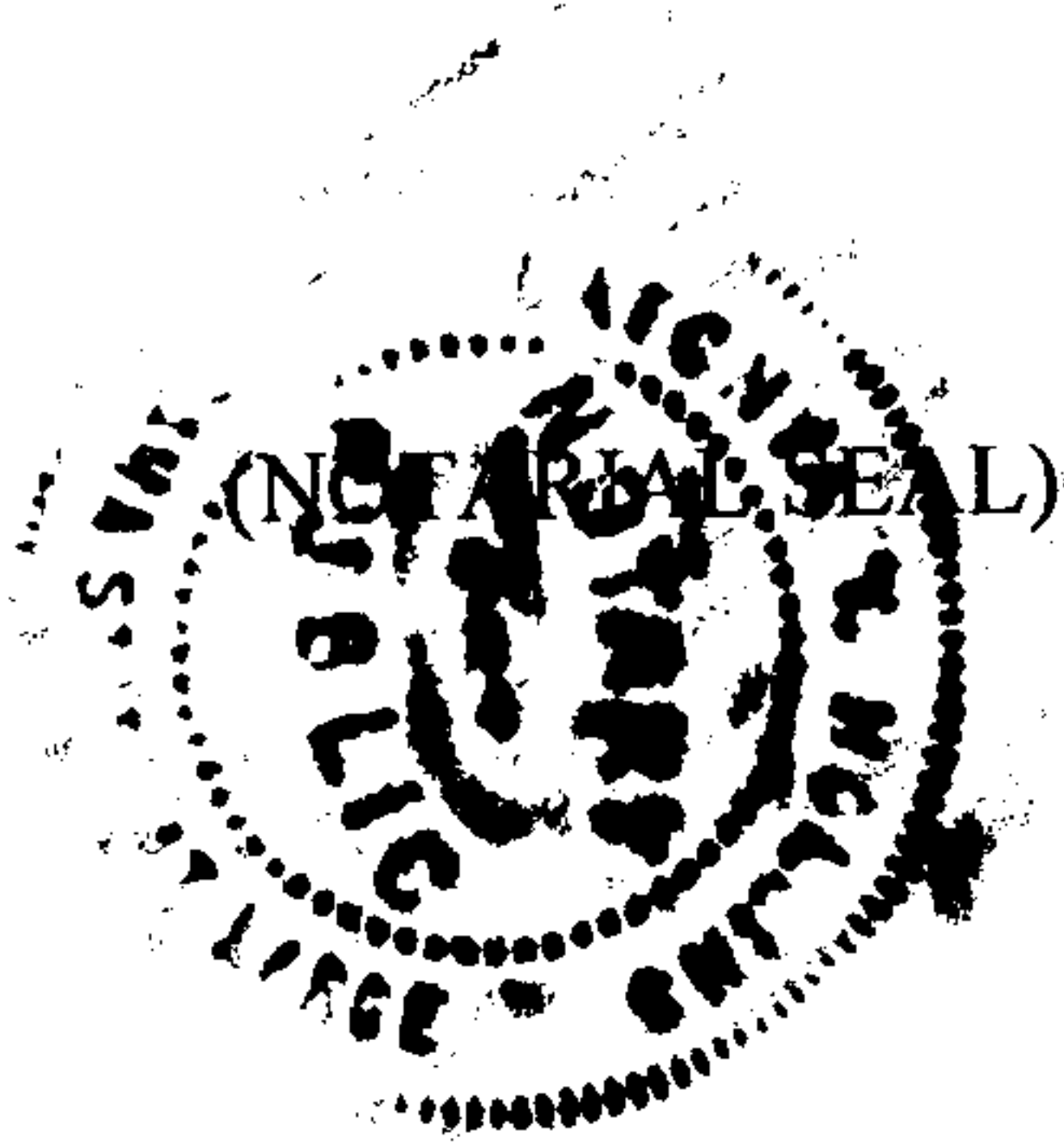
By: W. N. Holmes
Its: Accounting Service Manager

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, **LaTonya Y. Hollins**, a Notary Public in and for said County in said State, hereby certify that **W.N. Holmes** name as Accounting Service Manager Of Alabama Power Company, a corporation, is 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, (s) he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 14th day of **March 2013**.



LaTonya Y. Hollins
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 30, 2015
BONDED THRU NOTARY PUBLIC UNDERWRITERS


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EXHIBIT A

LEGAL DESCRIPTION

FNTA File Number: AL-10290

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF Alabama, AND IS DESCRIBED AS FOLLOWS:

LOT 31, ACCORDING TO THE MAP AND SURVEY OF MEADOW BROOK, 12TH SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 27, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Be the same more or less but subject to all legal highways.

Parcel Number: 10-1-12-0-008-031.000

Property also known as: 5474 Dover Cliff Cir, Birmingham, AL 35242.

Note: This title paper does not insure the acreage or quantity of land specified in the above described legal description.



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