

SUBORDINATION AGREEMENT

Pursuant to the terms of the said mortgage entered into by and between DARIN V. CISSELL and spouse, MELISSA J. CISSELL, to SouthPoint Bank, dated April 3, 2008, and recorded April 9, 2008, in Instrument 20080409000144290, of the public records of Shelby County, Alabama, given to secure the original principal sum of

\$348,000.00; SouthPoint Bank does hereby declare said mortgage dated April 3, 2008, recording information as noted in Paragraph above, to be second and subordinate to the lien of the mortgage given by DARIN V. CISSELL and MELISSA J. CISSELL to SouthPoint Bank, the amount of said mortgage being Three Hundred Forty-Two Thousand Eight Hundred and no/100 Dollars (\$342,800.00), dated <u>June 24.</u> Said Mortgage encumbering certain real estate property described as: Lot 12, according to the Map of Legacy Place of Greystone, as recorded in Map Book 27, page 36, in the Probate Office of Shelby County, Alabama. Property address: 392 Woodward Court, Birmingham, AL 35242 In witness whereof, this Subordination Agreement has been executed on this 24 day of June, 2013. SOUTHPOINT BANK 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 N. 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 24 day of June

My commission expires: /

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