

This Instrument Prepared by:

Burt W. Newsome
Greystone Title, LLC
P.O. Box 382753 (35238-2753)
194 Narrows Drive Suite, 103
Birmingham, AL 35242

20180312000079510
03/12/2018 02:50:51 PM
SUBAGREM 1/4

STATE OF ALABAMA §
 § ss.
SHELBY COUNTY §

SUBORDINATION AGREEMENT

This agreement entered into on this the 8th day of March, 2018 by and between Bryant Bank, ("Lender"), Multi-Vest, LLC, an Alabama limited liability company (Mortgage Holder) and Jeremy Charles Graham, d/b/a Graham Building Company ("Borrower").

WHEREAS, heretofore Borrower has executed a Mortgage to Multi-Vest, LLC, an Alabama limited liability company, on the following described real property situated in Shelby County, Alabama, and more particularly described as follows:

Lot 253, according to the Survey of Bent River Commons, 3rd Sector, 3rd Addition, as recorded in Map Book 41, Page 46, in the Probate Office of Shelby County, Alabama.

Said Mortgage is of record in the Office of the Judge of Probate of Shelby County, Alabama in Instrument Number 20180309000078080 and secures a principal indebtedness of \$55,000.00; and

WHEREAS Bryant Bank has agreed to lend an amount of \$260,000.00 to Borrower, provided Borrower gives Lender a superior security position on the Property over the Multi-Vest, LLC's Mortgage;

WHEREAS Multi-Vest, LLC, an Alabama limited liability company, has agreed to subordinate their Mortgage to the Mortgage granted by borrower to Bryant Bank.

NOW THEREFORE, in consideration of the foregoing and in further consideration and as an inducement to Lender to lend an amount of \$260,000.00 to Borrower and in further consideration of \$10.00 in hand paid by Bryant Bank to Multi-Vest, LLC, an Alabama limited liability company, Multi-Vest, LLC agree as follows:

1. Multi-Vest, LLC, an Alabama limited liability company, agrees to and does hereby subordinate the Mortgage from Borrower to Multi-Vest, LLC, an Alabama limited liability company, as recorded in Instrument Number 20180309000078080 in the Office of the Judge of Probate of Shelby County, Alabama, to that certain Mortgage from Borrower to Bryant Bank, said Mortgage being recorded in Instrument Number: 20180309000078090, in the Office of the Judge of Probate of Shelby County, Alabama.
2. All notices, requests, demands and other communications hereunder shall be in writing, shall be deemed to have been duly given and delivered upon personal delivery or if mailed, upon depositing such notice in the United States Mail first class postage prepaid to:

If to Mortgage Holder:

Multi-Vest, LLC,
an Alabama limited liability company

3505 BROT RIVER RD
B'ham, AL 35216

If to Lender:

Bryant Bank
c/o John Platt
5319 US-280
Birmingham, AL 35242

If to Borrower:

Jeremy Charles Graham,
d/b/a Graham Building Company

241 Mountain Lake Trail
Alabaster AL 35007

Any party may change the address to which notices are to be delivered and such party, by notice given in accordance with this paragraph to the other party.

[Signature pages follows]

IN WITNESS WHEREOF, the parties have hereunto set their signatures and signatures by their duly authorized officers with full authority to be deemed effective on the day and year first above written.

MORTGAGE HOLDERS:

MULTI-VEST, LLC,
An Alabama limited liability company

By: [Signature]
Its: [Signature]

LENDER:

Bryant Bank

By: [Signature]
Its: VICE PRESIDENT

BORROWER:

[Signature]
Jeremy Charles Graham,
d/b/a Graham Building Company

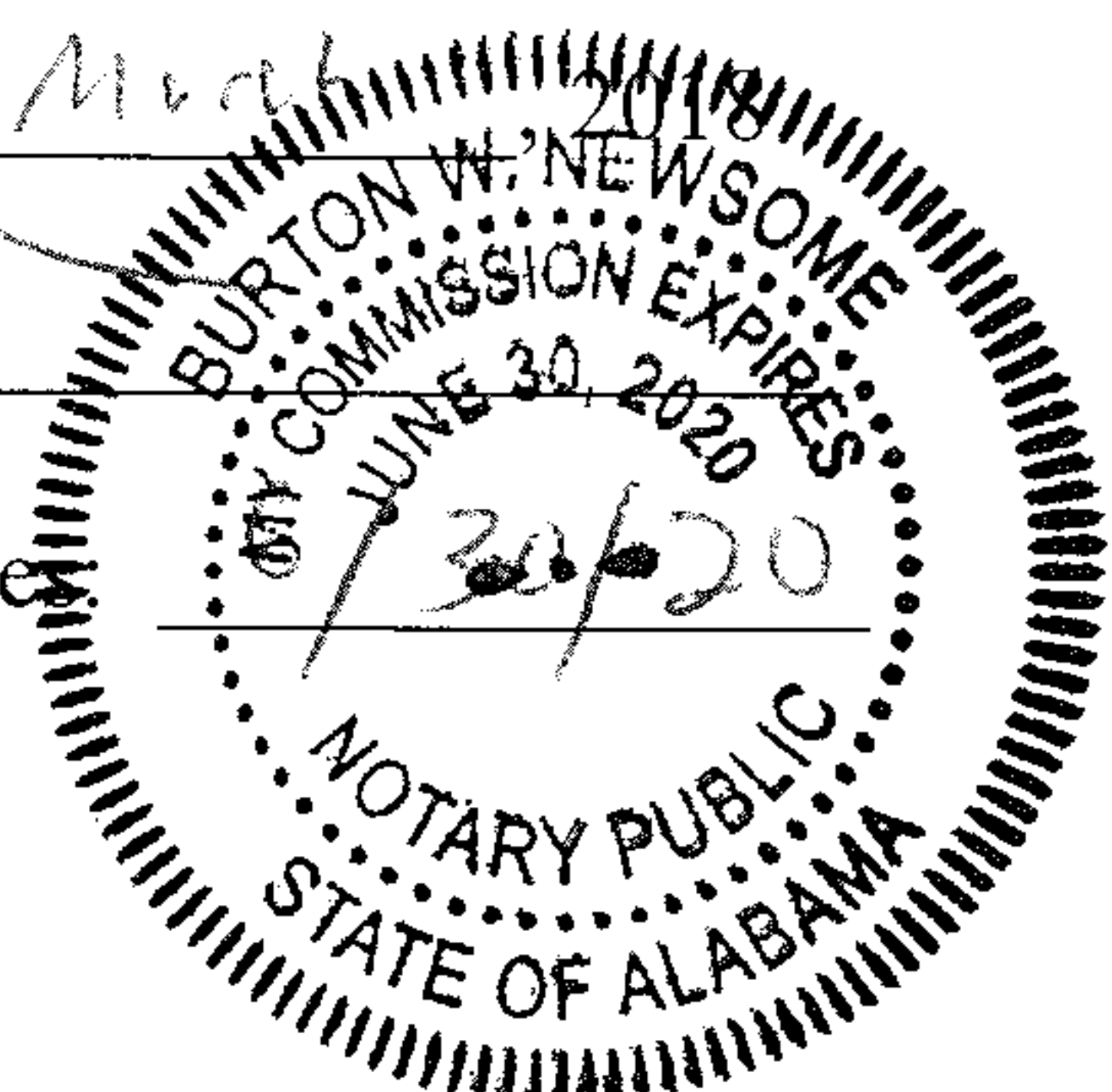
ACKNOWLEDGMENTS

STATE OF ALABAMA §
 § ss.
SHELBY COUNTY §

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Charles Kessler as Managing Member of Multi-Vest, LLC, an Alabama limited liability company, whose name is signed to the foregoing, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 8th day of March, 2018

[Signature]
Notary Public
My Commission Expires



ACKNOWLEDGMENTS

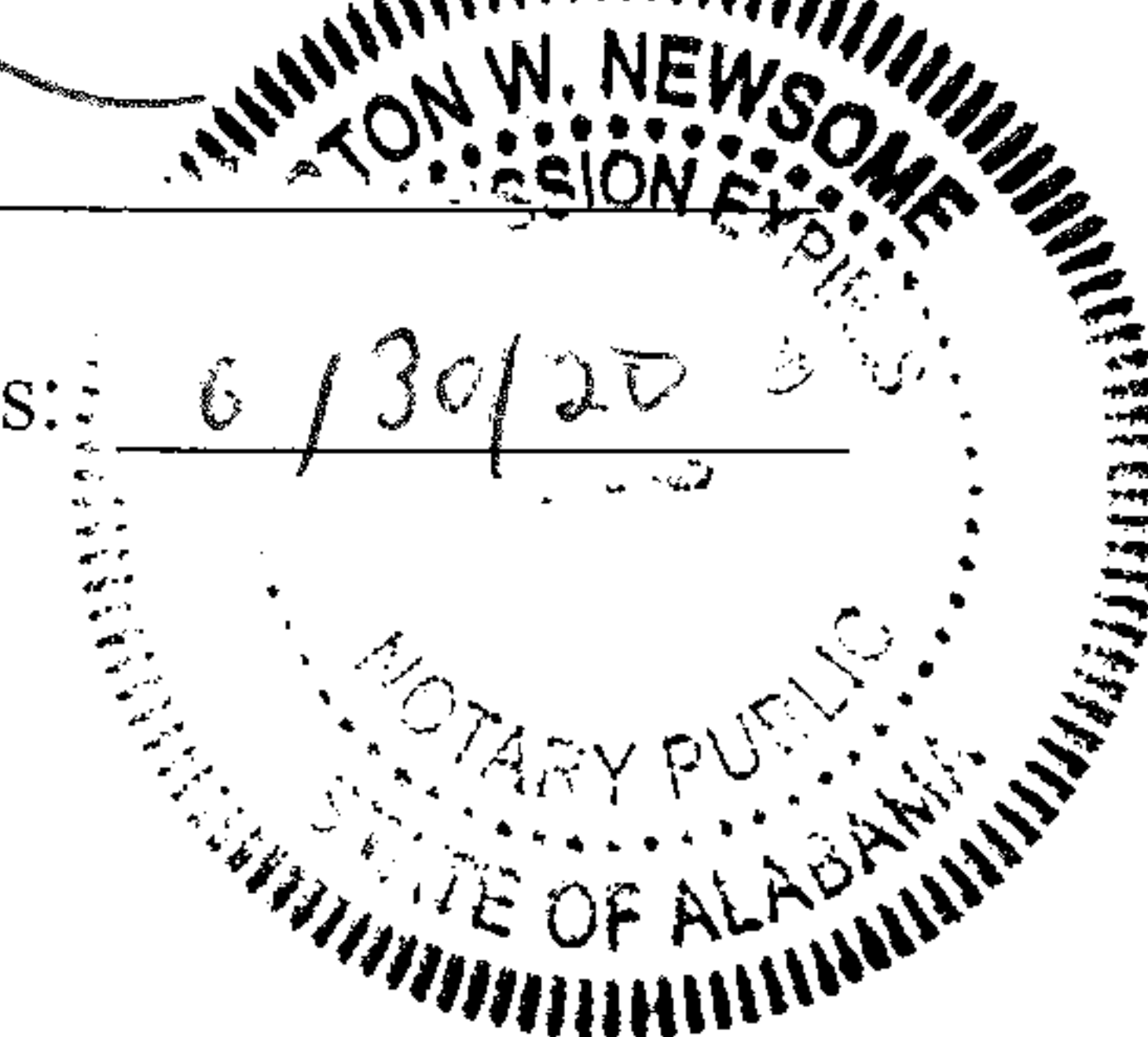
(CONTINUED)

STATE OF ALABAMA §
 § ss.
 SHELBY COUNTY §

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that John Pluh as Vice President of Bryant Bank, whose name is signed to the foregoing, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 8th day of March, 2018.

[Signature]
 Notary Public
 My Commission Expires: 6/30/20

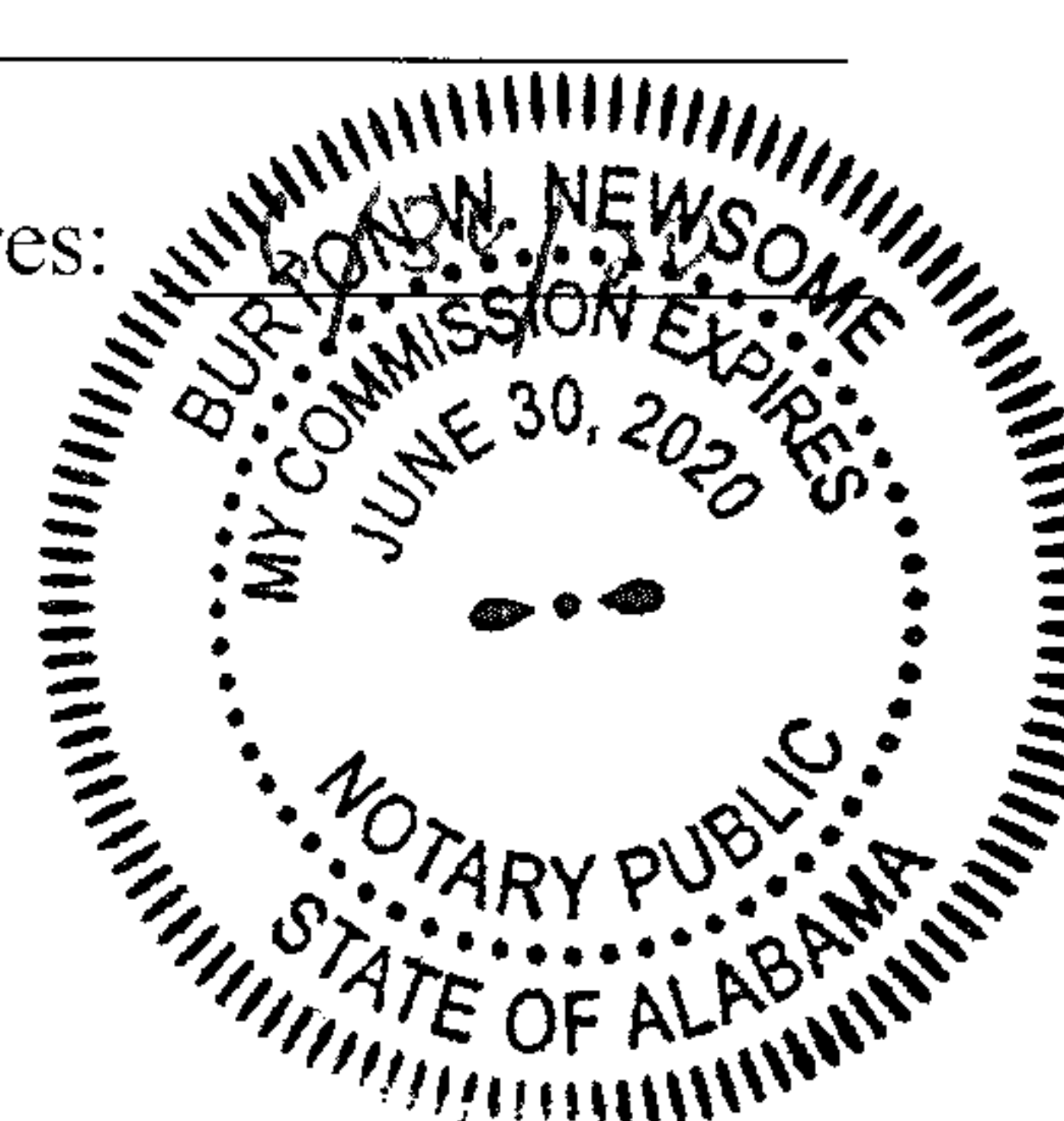
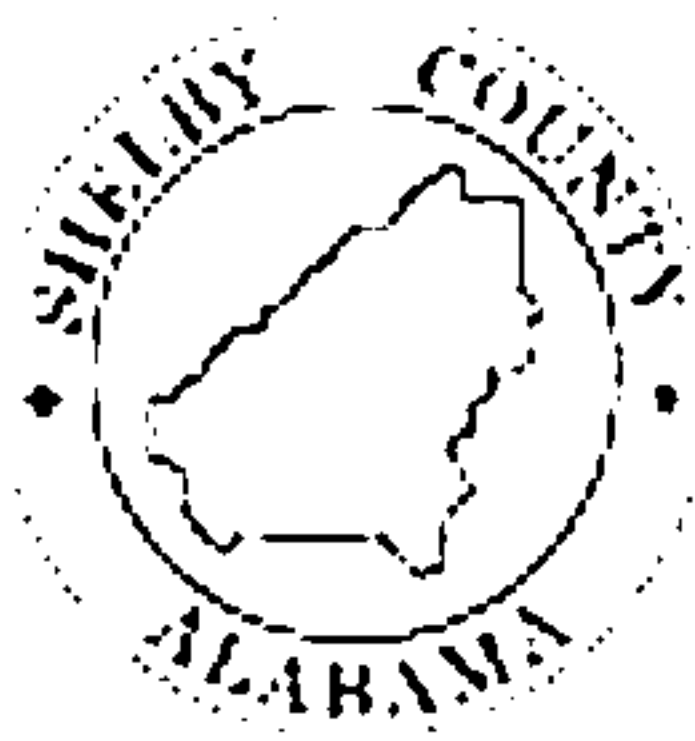


STATE OF ALABAMA §
 § ss.
Shelby COUNTY §

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Jeremy Charles Graham, d/b/a Graham Building Company, whose name is signed to the foregoing, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 8th day of March, 2018.

[Signature]
 Notary Public
 My Commission Expires: JUNE 30, 2020

Filed and Recorded
 Official Public Records
 Judge James W. Fuhrmeister, Probate Judge,
 County Clerk
 Shelby County, AL
 03/12/2018 02:50:51 PM
 \$24.00 CHERRY
 20180312000079510

[Signature]