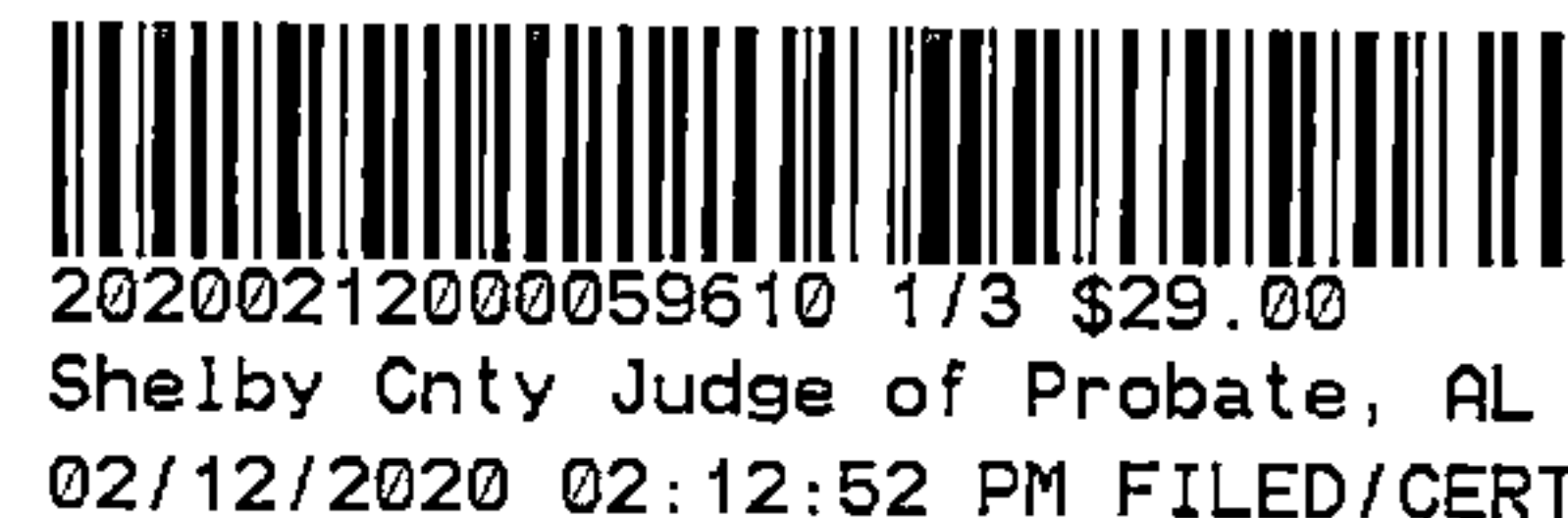


**SUBORDINATION AGREEMENT**



This Subordination Agreement made as of the 4th day of February 2020, by Traders and Farmers Bank, having an address of 819 20<sup>th</sup> Street, Haleyville, Alabama 35565, with its principal place of business at 819 20<sup>th</sup> Street, Haleyville, Alabama 35565.

**RECITALS:**

Blake Owen Benton and wife Katey Benton, has applied to Lender for a loan to be made to Borrower and to be evidenced by a promissory note secured by a mortgage covering certain real property.

The real property offered by Borrower as security to Lender is currently subject to the prior lien of the mortgage described below.

Lender will make such loan to Borrower only on the condition precedent that such mortgage be subordinated to the lien of the mortgage described below to be given by Borrower to Lender.

In consideration of the matters described above, and of the mutual benefits and obligations forth in this agreement, the parties agree as follows:

**SUBORDINATION OF EXISTING MORTGAGE**

The mortgage to be subordinated covers real property described as:

**ATTACHED HERETO AS EXHIBIT "A"**

and made on the 23rd day of November, 2016 between Blake Owen Benton and Katey Benton, as husband and wife, and Traders and Farmers Bank, filed or recorded on the 9th day of December, 2016 in Instrument Number 20161209000451200, of the records of the County of Shelby, State of Alabama, shall be and the same is now subordinated and made subject and subsequent to the lien of that certain mortgage covering the real property referenced above, dated January 13, 2020, between Blake Owen Benton and Katey Benton, as husband and wife, and Traders and Farmers Bank, filed or recorded on the 24th day of January, 2020 in Instrument Number 20200124000032060, of the records of the County of Shelby, State of Alabama.

The undersigned Subordinator has executed this agreement at Traders and Farmers Bank on the date first appearing above.

**TRADERS AND FARMERS BANK**  
**SUBORDINATOR**

By: \_\_\_\_\_

Its: \_\_\_\_\_

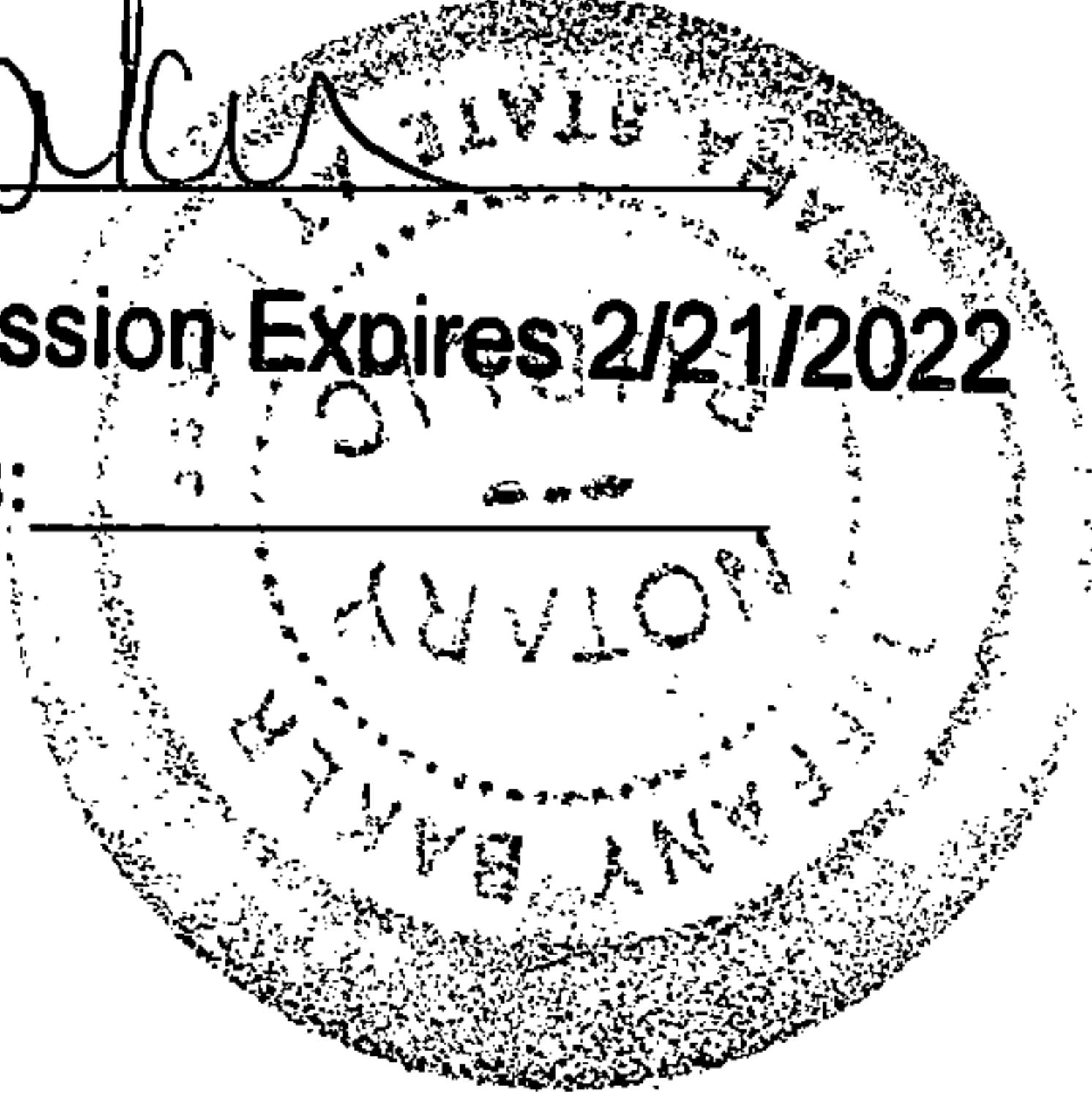
*Kelly Abku*  
*Vice President*

State of Alabama )

County of Winston )

This instrument was acknowledged before me this 4<sup>th</sup> day of February, 2020, for and on behalf of Traders and Farmers Bank.

Tiffany Baker  
Notary Public **My Commission Expires 2/21/2022**  
My Commission Expires: \_\_\_\_\_




  
20200212000059610 2/3 \$29.00  
Shelby Cnty Judge of Probate, AL  
02/12/2020 02:12:52 PM FILED/CERT

Exhibit "A"

Lot 1819, according to the final plat of Perthshire at Ballantrae Phase I, as recorded in Map Book 41, Page 91, in the Probate Office of Shelby County, Alabama.



20200212000059610 3/3 \$29.00  
Shelby Cnty Judge of Probate, AL  
02/12/2020 02:12:52 PM FILED/CERT