

RECORD AND RETURN:

SouthPoint Bank
3501 Grandview parkway
Birmingham, AL 35243

SUBORDINATION AGREEMENT

This Subordination of Mortgage is executed this 14th day of September, 2020 by the undersigned, SouthPoint Bank ("Holder");

WITNESSETH THAT

WHEREAS, SouthPoint Bank is the owner and holder of that certain mortgage in the amount of Six Hundred Forty Thousand (\$263,000.00) from Jessup Standifer ("Borrowers") recorded in INSTRUMENT # 20120531000191660 in the Office of the Judge of Probate of Shelby County, Alabama ("Existing Mortgage") said property being more particularly described as follows:

See Attached Exhibit "A"

WHEREAS, Regions Bank is the holder of a lien on said real property, which is evidenced by that certain Mortgage, executed by Jessup Standifer in favor of Regions Bank dated 9/3/2020 and recorded in 20201007000454810 in the office of the said Judge of Probate.

NOW THEREFORE, for and in consideration of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, the receipt of sufficiency of which are hereby acknowledged, SouthPoint Bank does hereby subordinate its lien to the lien of Regions Bank described above, and said lien of SouthPoint Bank will at all times be junior and subordinate to said lien of Regions Bank.

Except as specifically modified herein, all covenants, agreements, rights, privileges and obligations of the parties hereto shall remain in full force and effect, and nothing contained in

this document or any document referred to herein shall operate, or be construed to operate, as a waiver of right, title, or interest now held by any other parties hereto.

This Subordination Agreement shall be delivered to 3501 Grandview Parkway
Birmingham, AL 35243 with the intent that it be recorded in the office of the Judge of Probate of
Shelby County, Alabama.

IN WITNESS WHEREOF, SouthPoint Bank has executed this Subordination Agreement
on the 14th day of September, 2020.

SouthPoint Bank

By

Its:

[Signature]
EVP / Senior Lender

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, Nikki Matherson, a Notary Public in and for said County, in said
State, hereby certify that Howie Myers, whose name as
EVP / Senior Lender of SouthPoint Bank, an 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, he/she as such representative and with full authority,
executed the same voluntarily for and as the act of said SouthPoint Bank, on the day same bears
date.

Given under my hand and official seal this 14th day of September, 2020.

Nikki Matherson

NOTARY PUBLIC

My Commission Expires:

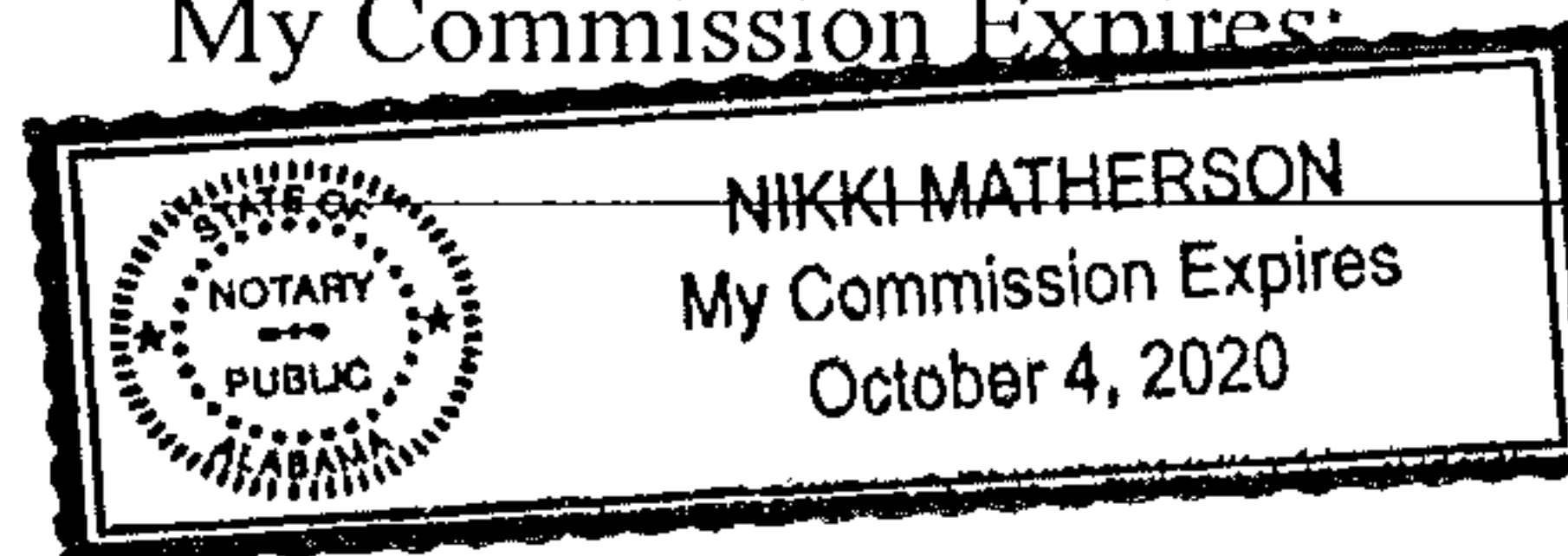


EXHIBIT "A"

PROPERTY DESCRIPTION

A tract of land situated in the NW 1/4 of the NW 14 of Section 7, Township 20 South, Range 1 East, Shelby County, Alabama, more particularly described as follows: Commence at the SW corner of the NW 1/4 of the NW 74 of Section 7, Township 20 South, Range 1 East, Shelby County, Alabama and run South 89 deg. 23 min. 51 sec. East for 851.93 feet; thence North 05 deg. 44 min. 45 sec. West for 993.88 feet; thence North 89 deg. 36 min. 01 sec. West for 439.57 feet; thence North 00 deg. 34 min. 56 sec. East for 63.04 feet; thence North 88 deg. 24 min. 45 sec. West for 376.27 feet to a point of intersection with the East Line of a 60.00 foot ingress and egress Easement; thence South 02 deg. 6 min. 32 sec. West along said Easement for 490.74 feet; thence South 05 deg. 32 min. 15 sec. East for 572.57 feet to the point of beginning.

Also the right of ingress and egress and utilities over and along that certain non-exclusive 60 foot private easement lying west of and adjacent to subject property and which easement leads in a

Shelby County Highway No. 32 to the Southwest corner of the above described property, as shown by survey of Jimmy Brasfield dated 16th day of June, 1995. Being situated in Shelby County, Alabama.

ALSO:

Lot 2, according to the Survey of Howard and Lucas Subdivision, as recorded in Map Book 20, Page 5, in the Probate Office of Shelby County, Alabama.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/07/2020 09:37:57 AM
\$28.00 JESSICA
20201007000454810

Allen S. Bayl

[Handwritten signature]