



SUBORDINATION AGREEMENT

This Subordination Agreement is made and entered into this 26 day of October, 2020, by and between Richard P. Crumpton and Karen Crumpton aka Karen L. Crumpton, a married couple (herein referred to individually as the "Borrower" and collectively as the "Borrowers"), and Oakworth Capital Bank, a State bank (herein referred to as the "Lender").

RECITALS

Borrowers executed and delivered a Mortgage (herein referred to as "Second Mortgage") to the Lender covering the property located in Shelby County, Alabama, described below and made a part hereof, in the amount of \$ 150,000.00, dated November 9, 2017, and filed on November 13, 2017, and recorded in Land Records/Instrument # 20171113000408080, in the Probate Office of Shelby County, Alabama:

See attached Exhibit "A"

(herein referred to as the "Property").

[Renasant Bank] is making a first mortgage loan to the Borrowers in the principal amount of

\$ 400,000.00 (herein referred to as the "First Mortgage"). It is a condition of [Renasant Bank] making a loan to the Borrowers, that their loan be the First Mortgage and shall remain prior to and superior to the Second Mortgage from Lender to Borrowers.

[Renasant Bank] is willing to make such loan provided its First Mortgage is a lien prior to and superior to the lien of the Second Mortgage to Lender from Borrowers, and provided Lender will specifically and unconditionally subordinate the lien on its Second Mortgage described above to the First Mortgage of [Renasant Bank]. Lender has agreed to subordinate its Second Mortgage as provided here in.

NOW, THEREFORE, in consideration of the premises and other valuable consideration, receipt of which is hereby acknowledged, and in order to induce [Renasant Bank] to make the loan above referred to, above, it is hereby agreed as follows:



1. **SUBORDINATION:** The First Mortgage securing the Note in favor of Renasant Bank referred to above, and any renewals or extensions of same, and the Note secured thereby, shall be and remain at all times a lien on the Property prior to and superior to the lien of the Second Mortgage from Borrowers to Lender.
2. **ACKNOWLEDGMENT OF SUBORDINATION:** Lender hereby acknowledges and specifically waives, relinquishes, and subordinates the priority and superiority of its Second Mortgage upon the Property to Renasant Bank, and it understands that in reliance upon and in consideration of this waiver, relinquishment, and subordination, loans and advances are being made to Borrowers. Renasant Bank acknowledges that advances under

the First Mortgage would not be made or entered into but for such reliance upon this waiver, relinquishment, and subordination.

3. **BINDING EFFECT**: This agreement shall inure to the benefit and be binding upon the legal representatives, heirs, devisees, successors, and assigns of the parties.

{SIGNATURE PAGES TO FOLLOW}

IN WITNESS WHEREOF, the parties have set their hands and seals on the day and year first written above.

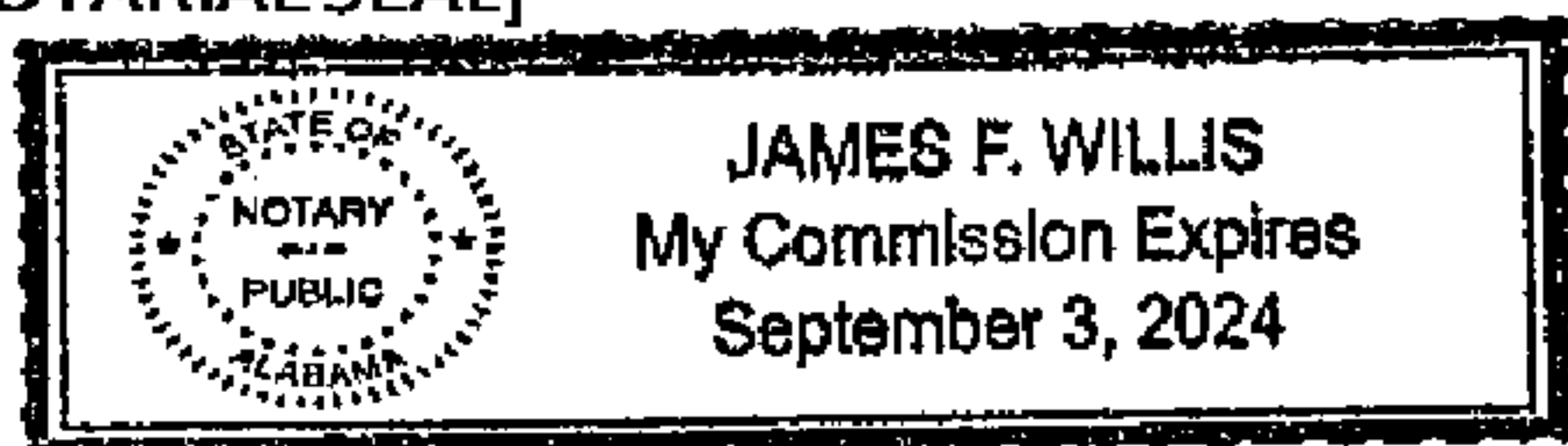
 [SEAL]
Richard P Crumpton
 [SEAL]
Karen Crumpton aka Karen L Crumpton


STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that
Richard P Crumpton and Karen Crumpton aka Karen L Crumpton, whose
names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day
that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same
bears date.

Given under my hand and official seal this 26th day of October 2020.

[NOTARIAL SEAL]




NOTARY PUBLIC
My Commission Expires: September 3, 2024

IN WITNESS WHEREOF, the parties have set their hands and seals on the day and year first written above.

Oakworth Capital Bank, a State bank

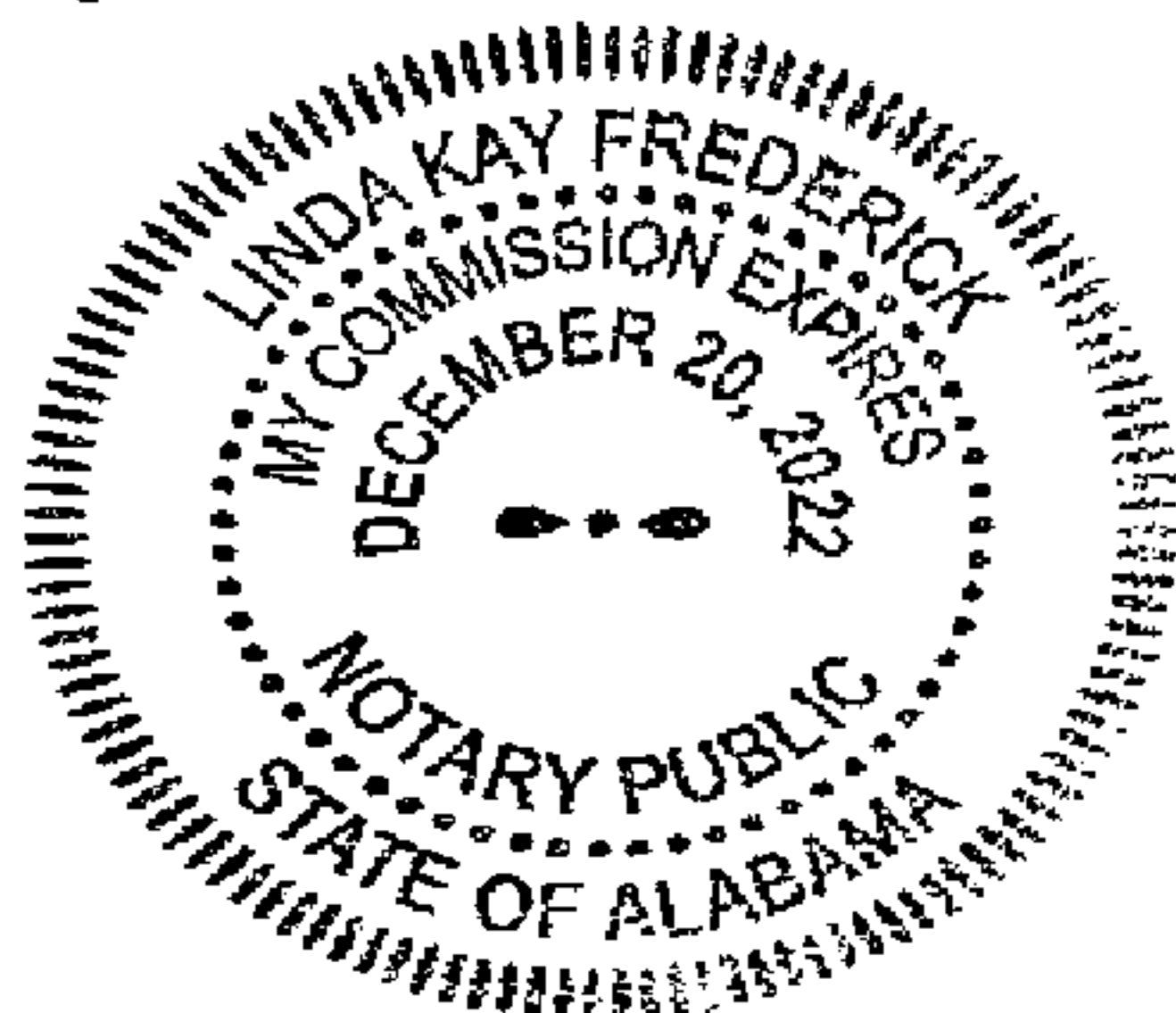
By: *Traci Langston*
Traci Langston
Its: Managing Director

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Traci Langston, whose name as Managing Director, of Oakworth Capital Bank, 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 as such officer and with full authority, executed the same as the act of said bank.

Given under my hand and official seal this 26 day of October, 2020.

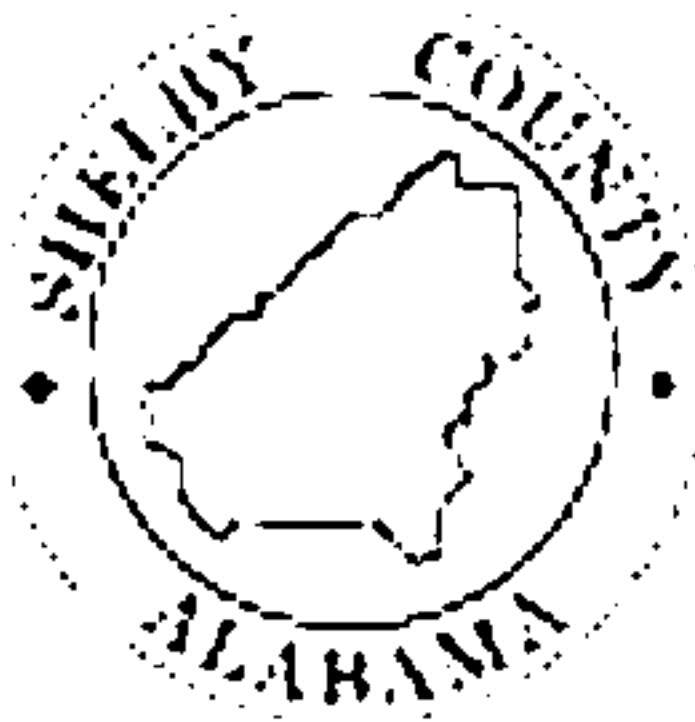
[NOTARIAL SEAL]



Linda Kay Frederick
NOTARY PUBLIC
My Commission Expires: 12/20/22

Exhibit A

Lot 90, according to the Survey of Brock Point Phase 1B, as recorded in Map Book 47, Page 43,
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
11/04/2020 03:44:41 PM
\$35.00 JESSICA
20201104000500740

Allie S. Bayl