

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 16th day of November, 2021, by Robertson Banking Company, having an address of 216 N. Walnut Ave., Demopolis AL 36732 ("Subordinator"), and Fairway Independent Mortgage Corporation ISACA/ATIMA, a corporation organized and existing under the laws of the State of TX with its principal place of business at PO Box 117298 Carrollton TX 75011 ("Lender").

RECITALS:

- A. Mark D. Byers and Dana H. Byers, of 290 Signal Cove, Chelsea, AL 35043-8171, ("Borrower"), 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.
- B. The real property offered by Borrower as security to Lender is currently subject to the prior lien of the mortgage described below.
- C. 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 set forth in this agreement, the parties agree as follows:

SUBORDINATION OF EXISTING MORTGAGE

The mortgage to be subordinated covers real property described as:

From the true NW corner of the NW 1/4 of NE 1/4 of Section 23, Township 19 South, Range 1 West, Shelby County, Alabama; run thence East along the true North boundary of said NW 1/4 - NE 1/4 a distance of 661.54 feet to the point of beginning of herein described parcel of land; thence continue along said course a distance of 661.54 feet to the true NE corner of said NW 1/4- NE 1/4; thence continue along said course a distance of 24.08 feet; thence turn 90 deg. 00 min. right and run 200.0 feet; thence turn 90 deg. 00 min. left and run 127.08 feet; thence turn 87 deg. 53 min. 51 sec. Right and run 1110.83 feet to a point on the true South boundary of the NE 1/4- NE 1/4 of said Section 23; thence turn 91 deg. 42 min. 54 sec. right and run 150.82 feet to the true SE corner of the NW 1/4 - NE 1/4 of said Section 23; thence continue along the true South boundary of said NW 1/4 - NE 1/4 a distance of 664.91 feet; thence turn 88 deg. 44 min. 41 sec right and run 1316.14 feet to the point of beginning of herein described parcel of land;

ALSO, a 60.0 foot easement for ingress and egress and utilities to-wit:

From the true NW corner of the NW 1/4- NE 1/4 of Section 23, Township 19 South, Range 1 West, run thence East along the true North boundary of said NW 1/4 - NE 1/4 a distance of 661.54 feet; thence turn 88 deg. 21 min. 26 sec. right and run 886.14 feet to the point of beginning of the centerline of herein described easement; thence turn 98 deg. 01 min. 40 sec. right and run 202.93 feet along said easement centerline and the following course 29 deg. 31 min. 15 sec. left for 221.35 feet; 22 deg. 33 min. 15 sec. left for 122.92 feet; 16 deg. 09 min. 40 sec. left for 154.87 feet; 35 deg. 04 min. 45 sec. right for 68.76 feet; thence turn 64 deg. 43 min. 11 sec. left and run 72.02 feet along said easement centerline to a point of termination in the centerline of 60.0 foot easement for ingress and egress and utilities described by that certain recorded Inst. 1996-10930.

Also, a 60 foot easement for ingress & egress:

Together with the following described easement: 60.0 Foot easement for Ingress, Egress & Utilities Centerline Description to-wit:

From the S.W. corner of the NE 1/4-NW 1/4 of Section 23 Township 19 South, Range 1 West, run thence East along the South Boundary of said NE 1/4- NW 1/4 a distance of 17.49 feet to the point of beginning of the centerline of herein described easement for ingress egress and utilities; thence turn 55 deg. 25' 49" left and run 99.24 feet along said easement centerline and the following courses; 06 deg. 03' 54" left for 104.89 feet; 12 deg. 24' 30" left for 175.59 feet; 10 deg. 38' right for 201.28 feet; 12 deg. 54' 55" right for 165.02 feet; 05 deg. 37' 30" left for 175.59 feet; 10 deg. 38' right for 201.28 feet; 12 deg. 54' 55" left for 165.02 feet; 05 deg. 37' 50" left for 265.89 feet; 15 deg. 35' 30" right for 323.69 feet; 13 deg. 58' 30" left for 188.54 feet; 08 deg. 44' right for 128.93 feet to a point on the North boundary of aforementioned Section 23; thence turn 180 deg. 00' right and run along said easement centerline a distance of 50.72 feet; thence turn 92 deg. 06' 49" left and continue along said easement centerline a distance of 64.81 feet and the following courses; 54 deg. 49' 11" right for 141.23 feet; 12 deg. 33' 27" left for 110.76 feet; 20 deg. 34' 50" left for 169.50 feet 15 deg. 05' 36" right for 86.16 feet; 36 deg. 33' 41" right for 166.53 feet; 29 deg. 09' 29" left for 97.38 feet; 14 deg. 44' 38" left for 198.02 feet; 16 deg. 40' 30" left for 276.22 feet; 34 deg. 30' 41" left for 274.24 feet to a point on the South boundary of the NW 1/4-NE 1/4 of aforementioned Section 23; thence turn 02 deg. 14' 58" right and continue along said easement a distance of 473.26 feet to the P.C. of a curve concave right, having a delta angle of 65 deg. 53' 34" and tangents of 100.0 feet and a centerline arc distance of 177.45 feet to the P.T.; thence along the tangent centerline a distance of 96.95 feet; thence turn 122 deg. 12' 30" left and run 760.84 feet along said easement centerline to a point on the North boundary of the SW 1/4-NE 1/4 of Section 23, Township 19 South, Range 1 West; thence turn 180 deg. 00' right and run 760.84 feet along said easement centerline; thence turn 57 deg. 47' 30" left and run 338.44 feet along said easement centerline; thence turn 02 deg. 42' 42" right and run 588.77 feet to the PC of a curve concave left, having a delta angle of 46 deg. 35' 43" and tangents of 75.0 feet and a centerline arc distance of 141.64 feet to the PT; thence along the tangent centerline a distance of 77.80 feet; thence turn 116 deg. 34' 50" left and run 68.62 feet along said easement centerline; thence turn 180 deg. 00' right and run 211.45 feet along said easement centerline to the PC of a curve concave right, having a delta angle of 17 deg. 17' 51" and tangents of 80.0 feet and a centerline arc distance of 158.78 feet to the PT; thence along the tangent centerline a distance of 301.63 feet to the PC of a curve concave left, having a delta angle of 27 deg. 09' 45" and tangents of 80.0 feet and a centerline arc distance of 156.99 feet to the PT; thence along the tangent centerline a distance of 214.77 feet to the PC of a curve concave right, having a delta angle of 30 deg. 36' 35" and tangents of 80.0 feet and a centerline arc distance of 156.18 feet to the PT; thence along the tangent centerline a distance of 39.20 feet to the PC of a curve concave left, having a delta angle of 27 deg. 45' 20" and tangents of 75.0 feet and a centerline arc distance of 147.06 feet to the PT; thence along the tangent centerline a distance of 308.97 feet; thence turn 154 deg. 51' 35" left and run 278.49 feet along said easement centerline; thence turn 06 deg. 48' right and run 213.47 feet along said easement centerline; thence turn 00 deg. 50' 46" right and run 321.84 feet along said easement centerline; thence turn 180 deg. 00' right and run 321.84 feet along said easement centerline; thence turn 00 deg. 50' 46" left and run 213.47 feet along said easement centerline; thence turn 06 deg. 48' left and run 278.49 feet along said easement centerline; thence turn 09 deg. 12' left and run said easement centerline a distance of 261.83 feet to a point on the East boundary of the SE 1/4-SW 1/4 of Section 23, Township 19 South, Range 1 West; thence continue along said course a distance of 176.36 feet to the PC of a curve concave left, having a delta angle of 54 deg. 03' 57" and tangents of 306.47 feet and a centerline arc distance of 566.76 feet to the PC of a reverse curve concave right, having a delta angle of 74 deg. 40' 50" and tangents of 100.0 feet and a centerline arc distance of 170.85 feet to the PT; thence along the tangent centerline a distance of 719.70 feet to the PC of a curve concave left, having a delta angle of 48 deg. 19' 01" and tangents of 250.0 feet and a centerline arc distance of 470.01 feet to the PT; thence along the tangent centerline a distance of 730.31 feet to a point of termination of herein described easement centerline on the North boundary of Old U.S. Hwy. #280 (80' R.O.W.), and further, from the described point of termination back North/Northeasterly along the described centerline to a point of intersection with the South boundary of the SE 1/4-SW 1/4 of Section 23, Township 19 South, Range 1 West, tracks in close proximity that certain easement centerline described in Book 184 at Page 89; said property being situated in Shelby County, Alabama.

LESS AND EXCEPT 20150616000200350;

From a 1/2" rebar at the SE corner of the NW 1/4-NE 1/4 of Section 23, Township 19 South, Range 1 West, run thence West along the South boundary of said N 1/4-NE 1/4 for a distance of 182.91 feet to a 1/2" rebar that is 1148.91 feet East of a 1/2" rebar at the SW corner of said NW 1/4- NE 1/4; thence turn 124°20'09" right and run a distance of 315.19 feet to a 1/2" rebar; thence turn 08°16'01" right and run a distance of 211.56 feet to a 1/2" rebar; thence 135°38'33" right and run a distance of 416.18 feet to a 1/2" rebar; thence turn 91°45'17" right and run a distance of 150.82 feet to the Point of Beginning of herein described parcel of land.

Together with the following described easement:

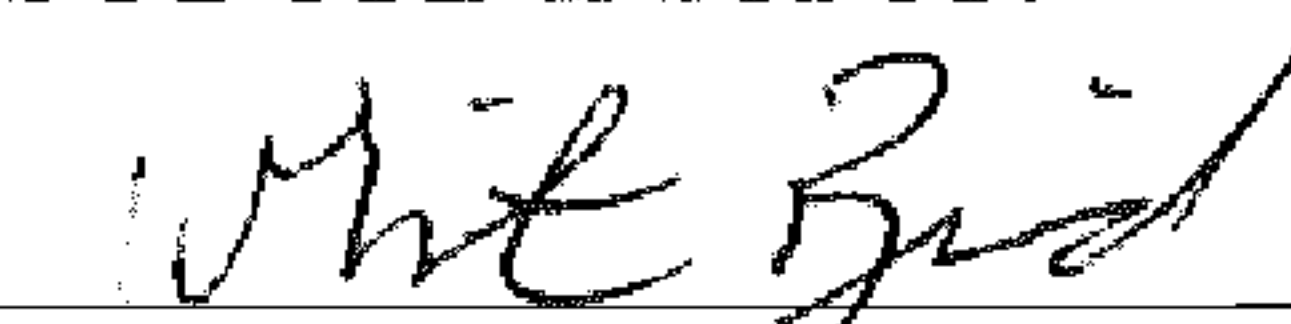
From the S.W. corner of the NE 1/4-NW 1/4 of Section 23, Township 19 South, Range 1 West, run thence East along the South boundary of said NE 1/4-NW 1/4 a distance of 17.49 feet to the point of beginning of the centerline of herein described easement for ingress and egress and utilities; thence turn 55° 25' 49" left and run 99.24 feet along said easement centerline and

the following courses; 06° 03' 54" left for 104.89 feet; 12° 24' 30" left for 175.58 feet 10° 38' right for 201.28 feet; 12° 54' 55" right for 165.02 feet; 05° 37' 50" left for 265.89 feet; 15° 35' 30" right for 323.69 feet; 13° 58' 30" left for 188.54 feet; 08° 44' right for 128.93 feet to a point on the North boundary of aforementioned Section 23; thence turn 180° 00' right and run along said easement centerline a distance of 50.72 feet; thence turn 92° 06' 49" left and continue along said easement centerline a distance of 64.81 feet and the following courses; 54° 49' 11" right for 141.23 feet; 12° 33' 27" left for 110.76 feet; 20° 34' 60" left for 169.50 feet; 15° 05' 36" right for 86.18 feet; 36° 33' 41" right for 166.53 feet; 29° 09' 29" left for 97.38 feet; 14° 44' 38" left for 198.02 feet; 16° 40' 30" left for 276.22 feet; 34° 30' 41" left for 274.24 feet to a point on the South boundary of the NW 1/4-NE 1/4 of aforementioned Section 23; thence turn 02° 14' 58" right and continue along said easement a distance of 473.26 feet to the P.C. of a curve concave right, having a delta angle of 85° 53' 34" and tangents of 100.0 feet and a centerline arc of 177.45 feet to the P.T.; thence along the tangent centerline a distance of 96.95 feet; thence turn 122° 12' 30" left and run 760.84 feet along said centerline to a point on the North boundary of the SW 1/4-NE 1/4 of Section 23, Township 19 South, Range 1 West; thence turn 180° 00' right and run 769.84 feet along the said easement centerline; thence turn 57° 47' 30" left and run 338.44 feet along said easement centerline; thence turn 02° 42' 42" right and run 588.77 feet to the PC of a curve concave left having a delta angle of 46° 35' 43" and tangents of 75.0 feet and a centerline arc distance of 141.64 feet to the PT; thence along the tangent centerline a distance of 77.80 feet; thence turn 116° 34' 50" left and run 68.62 feet along said easement centerline; thence turn 180° 00' right and run 211.45 feet along said easement centerline to the PC of a curve concave to the right having a delta angle of 17° 17' 51" and tangent of 80.0 feet and a centerline of 158.78 feet to the PT; thence along the tangent centerline a distance of 301.63 feet to the PC of a curve concave left, having a delta angle of 27° 09' 45" and tangents of 80.0 feet and a centerline arc distance of 156.99 feet to the PT; thence along the tangent centerline a distance of 214.77 feet to the PC of a curve concave right, having a delta angle of 30° 36' 35" and tangents of 80.0 feet and a centerline arc distance of 156.18 feet to the PT; thence along the tangent centerline a distance of 39.20 feet to the PC of a curve concave left having a delta angle of 27° 45' 20" and tangents of 75.0 feet and a centerline arc distance of 147.06 feet to the PT; thence along the tangent centerline a distance of 306.97 feet; thence turn 154° 51' 35" left and run 278.49 feet along said easement centerline; thence turn 06° 48' right and run 213.47 feet along said easement centerline; thence turn 00° 50' 46" right and run 321.84 feet along said easement centerline; thence turn 180° 00' right and run 321.84 feet along said easement centerline; thence turn 00° 50' 46" left and run 213.47 feet along said easement centerline; thence turn 06° 48' left and run 278.48 feet along said easement centerline; thence turn 09° 12' left and run said easement center line a distance of 261.83 feet to a point on the East boundary of the SE 1/4- SW 1/4 of Section 23, Township 19 South, Range 1 West; thence continue along said course a distance of 176.36 feet to the PC of a curve concave left, having a delta angle of 54° 03' 57" and tangents of 306.47 feet and a centerline arc distance of 566.76 feet to the PC of a reverse curve concave right having a delta angle of 74° 40' 50" and tangents of 100.0 feet and a centerline arc distance of 170.85 feet to the PT; thence along the tangent centerline a distance of 719.70 feet to the PC of a curve concave left, having a delta angle of 48° 19' 01" and tangents of 250.0 feet and a centerline arc distance of 470.01 feet to the PT; thence along the tangent centerline a distance of 730.31 feet to a point of termination described easement centerline on the North boundary of old U.S. Hwy # 280 (80 feet R.O.W.), and further from the described point of termination back North/Northeasterly along described centerline to a point of intersection with the South boundary of SE 1/4 - SW 1/4 of Section 23, Township 19 South, 1 West, tracks in close proximity that certain easement centerline described in Book 184, at Page 89; said property being situated in Shelby County, Alabama

and made on the 16th day of November, 2021 between Mark D. Byers and Dana H. Byers [Borrower] and Robertson Banking Company [Subordinator], and filed or recorded on July 27, 2018, in Inst. 20180727000268580 of the records of the County of Jefferson, 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 11/29/21, between Mark D. Byers and Dana H. Byers [Borrower] and Fairway Independent Mortgage Corporation ISAOA/ATIMA [Lender], and filed or recorded on the 6th day of December, 2021, in Inst. XE 20211206000580410, of the records of the County of Jefferson, State of Alabama.

The undersigned Subordinator has executed this agreement at Birmingham, AL, on the date first appearing above.

SUBORDINATOR



Robertson Banking Company

By: Whit Bird

Its: City President

Corporate Notary Acknowledgment

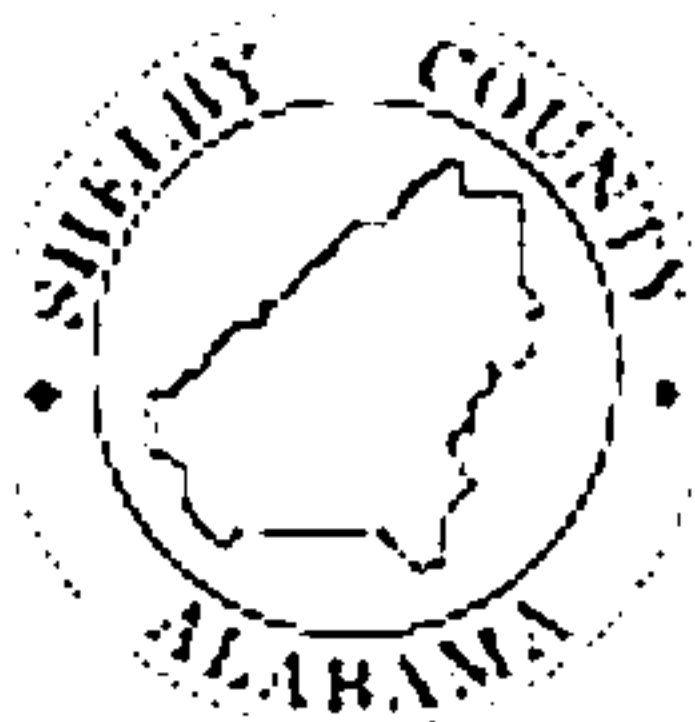
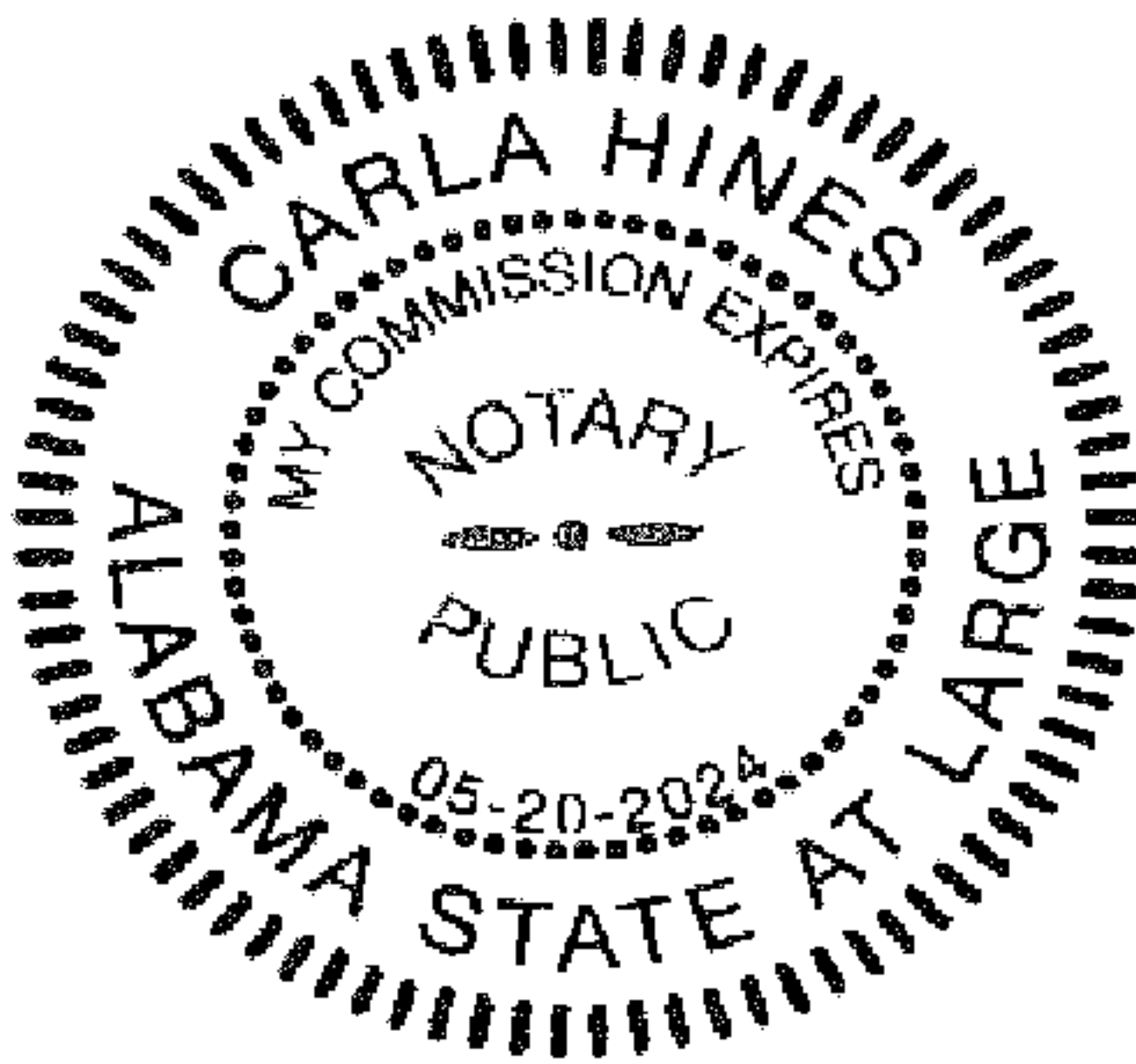
State of Alabama
County of Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Whit Bird whose name as the City President of Robertson Banking Company, 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 voluntarily for and as the act of said company.

Given under my hand this 16th day of November, 2021.

Carla Hines
Notary Public

My commission expires: May 20, 2024



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
12/06/2021 01:13:05 PM
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20211206000580580

Allie S. Bayl