



20260113000011600 1/3 \$28.00  
 Shelby Cnty Judge of Probate, AL  
 01/13/2026 11:16:40 AM FILED/CERT

MAIL ANY NOTICE OF DEFAULT TO:  
 U.S. SMALL BUSINESS ADMINISTRATION  
 14925 Kingsport Road  
 Fort Worth, TX 76155

THIS INSTRUMENT PREPARED BY AND  
 WHEN RECORDED MAIL TO:  
 Rebecca Raye, Attorney  
 U.S. SMALL BUSINESS ADMINISTRATION  
 14925 Kingsport Road  
 Ft. Worth, Texas 76155  
 800-366-6303

RadhaMohan, LLC  
 Application: 3300909670/EIDL 3142387808

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**SUBORDINATION AGREEMENT IN FAVOR OF LENDER**

The **Small Business Administration**, an agency of the Government of the United States of America (hereinafter referred to as "SBA"), hereby represents that it is the owner and holder of a lien on certain real estate of **RADHAMOHAN, LLC**, (hereinafter referred to as "Owner").

SAID LIEN was created by Owner's execution and delivery of a Mortgage/Deed of Trust recorded **December 15, 2021**, Book Number: N/A, Page Number(s): N/A, Instrument/File Number: **20211215000592810**, in the office of the **Shelby County Probate Court Clerk, AL**, to secure the Note(s) in the principal amount of **\$2,000,000.00**, as modified by Owner's execution and delivery of a Modification of Mortgage/ Deed of Trust recorded **May 23, 2022**, Book Number: N/A, Page Number(s): N/A, Instrument/File Number: **20220523000208610**, in the office of the **Shelby County Probate Court Clerk, AL**, to secure the Note(s) in the principal amount of **\$2,000,000.00**. Said real estate is more fully described and set forth therein.

OWNER has requested **SBA to subordinate** said Mortgage/Deed of Trust to a Mortgage/Deed of Trust in favor of **American Commerce Bank, N.A., 400 US Hwy 27 Bypass, Bremen, GA 30110**, (hereinafter referred to as "Lender") securing a Note in the principal sum of **\$2,861,000.00**, and SBA has agreed to subordinate.

NOW THEREFORE, **SBA does hereby subordinate** its Mortgage/Deed of Trust on said property to a Mortgage/Deed of Trust on the identical property in favor of **Lender**, securing the Note in the principal sum of **\$2,861,000.00** and recorded, or to be recorded, on or about 13<sup>th</sup> day of JANUARY, 2026, at Book Number \_\_\_\_\_, Page Number(s) \_\_\_\_\_, Instrument/File Number \_\_\_\_\_ concurrently herewith in favor of Lender, and recorded in the office of the **Shelby County Probate Court Clerk, AL**.

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SAID SUBORDINATION shall be limited to amounts due to Lender for principal and interest payments on said principal sum of **\$2,861,000.00** and advances to preserve the security thereof including advances for tax payments and insurance.

NO SUBORDINATION is intended or made as to any advances made under a clause to secure future advances, if any, in the Mortgage/Deed of Trust of **Lender**.

LENDER AGREES, Lender shall provide the SBA with written notice of any material default on the Lender Loan or Lender's Security Instrument (referencing the SBA Loan number on page one of this Agreement) within thirty (30) days after the expiration of any cure period. Lender must also provide the SBA with written notice of its intent to enforce collection of the Lender Loan at least sixty (60) days prior to initiating any judicial or non-judicial proceedings against the Borrower, guarantors or the Property. Notice under this Subordination Agreement shall be deemed to have been given when sent to SBA the following address: 14925 Kingsport Road, Fort Worth, TX 76155-2243.

IN ALL OTHER respects said Mortgage/Deed of Trust of SBA and its priority position as to all other liens on said property not specifically mentioned herein shall remain in full force and effect.

I, **Rebecca Raye**, I HEREBY CERTIFY, that this instrument was prepared by or under the supervision of the undersigned, an attorney duly admitted to practice law or by one of the parties named in this instrument. Further, I hereby certify that the precise address of the within Mortgagee (Lender) is: 14925 Kingsport Road, Fort Worth, TX 76155-2243.

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law - Rebecca Ramos, Legal Assistant.



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This instrument is executed and delivered by the U. S. Small Business Administration's duly authorized Attorney pursuant to Delegation of Authority, No. 12-D, Revision 3, Redlegation of Disaster Assistance, published in The Federal Register, Vol. 58, No. 206, page 57891, October 27, 1993.

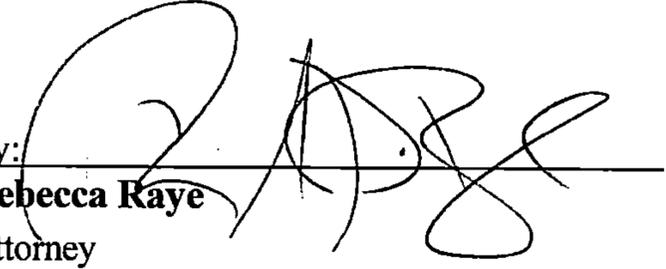
IN WITNESS WHEREOF, this instrument is executed this 2 day of December, 2025.

STATE OF TEXAS )

U.S. SMALL BUSINESS ADMINISTRATION

COUNTY OF TARRANT )

Before me, the undersigned, a Notary Public in and for said County and State, on this day personally appeared **Rebecca Raye**, Attorney of the U.S. Small Business Administration, known to me as a duly authorized officer (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

By:   
**Rebecca Raye**  
Attorney

GIVEN UNDER MY HAND and seal of office, this the 2nd day of December, 2025.

Rebecca Ramos  
Notary Public in and for Tarrant County, State of Texas  
My Commission Expires: 3/9/2028

