

Inst # 1993-25706

08/25/1993-25706  
04:50 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 MCD 13.50

STATE OF ALABAMA        }  
COUNTY OF SHELBY        }

### GENERAL SUBORDINATION AGREEMENT

WHEREAS, Donald W. Armstrong and wife, Virginia K. Armstrong, (hereinafter referred to as the "Borrower, whether one or more) has applied to **Secor Bank, Federal Savings Bank, their successors and assigns**, for a loan to be secured by a mortgage on the property hereinafter described; and

WHEREAS, **First National Bank of Columbiana** has a lien or other interest in said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to said **Secor Bank, Federal Savings Bank,**; and

WHEREAS, said **Secor Bank, Federal Savings Bank,** is unwilling to make the requested loan to the Borrower unless the lien or other interest in said property is subordinated to the mortgage to be executed by the Borrower to said **Secor Bank, Federal Savings Bank.**

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said **Secor Bank, Federal Savings Bank,** to make the requested loan to the Borrower, the undersigned, **First National Bank of Columbiana,** hereby agrees as follows:

**First National Bank of Columbiana** hereby subordinates to the mortgage to be executed by the Borrower to **Secor Bank, Federal Savings Bank, their successors and assigns**, all right, title and interest of the undersigned in and to the following described property situated in **SHELBY County, Alabama**, to-wit:

All rights under Home Equity Line of Credit Mortgage recorded in 1992-10837 on the following described property which is more particularly described on the attached Exhibit "A":

including, without limitation, any lien which the undersigned has on said property.

IN WITNESS WHEREOF, the undersigned have hereunto set its hand and seal this 16th day of August, 1993.

FIRST NATIONAL BANK OF COLUMBIANA

BY: William R. Justice  
William R. Justice  
AS ITS: In House Counsel

STATE OF ALABAMA        }  
COUNTY OF SHELBY        }

ACKNOWLEDGEMENT

I, the undersigned authority, a Notary Public, in and for said County and in said State, hereby certify that William R. Justice, whose name as In House Counsel for First National Bank of Columbiana, a 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 said instrument, he, as such In House Counsel, and with full authority, executed the same voluntarily for and as the act of said Bank on the day the same bears date.

Given under my hand and official seal this 16th day of August, 1993.

Stan Lugin  
Notary Public

My Commission Expires: 5-7-95

Exhibit "A"

Commence at the Southwest corner of the SW 1/4 of the NW 1/4 of Section 28, Township 20 South, Range 1 East; thence run North along the West line of said Section a distance of 832.00 feet; thence turn a deflection angle of 90 deg. 37 min. 16 sec. to the right and run a distance of 20.77 feet, to the East right-of-way line of Shelby County Highway No. 55, and the point of beginning; thence continue in the same direction a distance of 290.00 feet; thence turn a deflection angle of 89 deg. 32 min. 47 sec. to the right and run a distance of 779.21 feet to the North right-of-way line of Shelby County Highway No. 56; thence turn a deflection angle of 90 deg. 37 min. 40 sec. to the right and run along said right-of-way line a distance of 200.00 feet; thence turn a deflection angle of 45 deg. 38 min. 39 sec. to the right and continue along said right-of-way line a distance of 100.00 feet to the intersection of the East right-of-way line of said Highway No. 55; thence turn a deflection angle of 42 deg. 02 min. 12 sec. to the right and run along said right-of-way line a distance of 707.36 feet to the point of beginning; being situated in the SW 1/4 of the NW 1/4 of Section 28, Township 20 South, Range 1 East, Shelby County, Alabama.

Inst # 1993-25706

08/25/1993-25706  
04:50 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 KCD 13.50