Name: HFC STARS EAST    1421 KRISTINA WAY, P.O. BOX 2167   CHESAPEAKE, VA 233272167    SPACE ABOVE THIS LINE FOR RECORDER'S USE.    SUBORDINATION AGREEMENT	CORDING REQUESTED BY:	
ACCORDING THE SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.  THIS AGREEMENT, made this 3rd day of November 1922 , David P. Keen and Sandra D. Keen, husband and wife were of the land hereinafter described and hereinafter referred to as "Owner(s)," and Household Pinance Corporation of Alabama resent owner and holder of the deed of trust or mortgage and note first hereinafter described and hereinafter referred as "Household".  WITNESSETH  THAT WHEREAS, David P. Keen and Sandra D. Keen, husband and wife id execute a deed of trust or mortgage, dated August 10, 1990 , owering a set Household".  WITNESSETH  THAT CERTAIN PROPERTY SITUATED IN CITY OF INVERNESS IN THE COUN OF SHELBY, AND STATE OF ALABAMA BEING DESCRIBED AS FOLLOWS: OF INVERNESS, REC. BK 5 FG 135 AND 136 IN THE OFFICE OF THE JUDGE OF PROBATE IN SHELBY COUNTY AL. AND BEING MORE FULLY DESCRIBED IN A DEED DATED 5/24/84, AND RECORDED 7/03/84, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN DEED BOOK 356 PAGE 973.  LIDST # 1992-27231  11/17/1992-1/2991  11/17/1992-27231  11/17/1992-1/2991  11/17/1992	hen Recorded Mail to:	
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David P. Keen and Sandra D. Keen, Russholl and August 10, 1990  Household Finance Corporation of Alabama  Household';  WITNESETH  THAT WHEREAS, David P. Keen and Sandra D. Keen, husband and wife as "Household';  WITNESETH  THAT CERTAIN PROPERTY SITUATED IN CITY OF INVERNESS IN THE COUN OF SHELBY, AND STATE OF ALABAMA BEING DESCRIBED AS FOLLOWS:  LOT 3, BLOCK 3, ACCORDING TO THE SURVEY OF KERRY DOWNS. A SUBDIVIS OF INVERNESS, REC. BK 5 PG 135 AND 136. IN THE OFFICE OF THE JUDGE OF PROBATE IN SHELBY COUNTY AL. AND BEING MORE FULLY DESCRIBED IN A DEED DATED 5/24/84, AND RECORDED 7/03/84, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN DEED BOOK 356 PAGE 973.  LOT 3 BLOCK 3 ADDITIONAL STATE SET FORTH ABOVE, IN DEED BOOK 356 PAGE 973.  Inst * 1992-27231  11/17/1	THIS ACIDERMENT made this 3rd day	V1
where of the land hereinafter described and hereinafter referred to as "Owner(s); and Household Finance Corporation of Alabama resent owner and holder of the deed of trust or mortgage and note first hereinafter described and hereinafter referred as "Household";  WITNESSETH  THAT WHEREAS, David P. Keen and Sandra D. Keen, husband and wife described a deed of trust or mortgage, dated August 10, 1990 , covering the described as Follows:  ALL THAT CERTAIN PROPERTY SITUATED IN CITY OF INVERNESS IN THE COUN OF SHELBY, AND STATE OF ALABAMA BEING DESCRIBED AS FOLLOWS:  LOT 3, BLOCK 3, ACCORDING TO THE SURVEY OF KERRY DOWNS. A SUBDIVIS OF INVERNESS, REC. BK 5 PG 135 AND 136. IN THE OFFICE OF THE JUDGE OF PROBATE IN SHELBY COUNTY AL. AND BEING MORE FULLY DESCRIBED IN A DEED DATED 5/24/84, AND RECORDED 7/03/84, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN DEED BOOK 356 PAGE 973.  LIST # 1992-27231  11/17/1	David P. Keen and Sandra D. Keen, hu	spaira and wire
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ALL THAT CERTAIN PROPERTY SITUATED IN CITY OF INVERNESS IN THE COUN OF SHELBY, AND STATE OF ALABAMA BEING DESCRIBED AS FOLLOWS:  LOT 3, BLOCK 3, ACCORDING TO THE SURVEY OF KERRY DOWNS. A SUBDIVIS OF INVERNESS, REC. BK 5 PG 135 AND 136. IN THE OFFICE OF THE JUDGE OF PROBATE IN SHELBY COUNTY AL. AND BEING MORE FULLY DESCRIBED IN A DEED DATED 5/24/84, AND RECORDED 7/03/84, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN DEED BOOK 356 PAGE 973.  LINST # 1992-27231  11/17/1992-27	WITNESSET	`H
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Inst # 1992-27231  11/17/1992-27231  11:07 AM CERTIFIED  SHEBY COUNTY JUDGE OF PROBATE  902 KJS 9.00  to secure a note in the sum of \$ 20.900.00, dated_August 10. 1990, in favor  Household Finance Corporation of Alabama  which deed of trust or mortgage was recorded August 15, 1990  in book 305 page 496, Official Records of said county, and is now owned and held by Househ (hereinafter referred to as "Household's deed of trust or mortgage"); and	OF INVERNESS, REC. BK 5 PG 135 AND 3 OF PROBATE IN SHELBY COUNTY AL. AND	BEING MORE FULLY DESCRIBED IN
to secure a note in the sum of \$ 20.900.00, dated_August_10.1990, in favor		•
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which deed of trust or mortgage was recorded <u>August 15, 1990</u> in book <u>305</u> page <u>496</u> , Official Records of said county, and is now owned and held by Househ (hereinafter referred to as "Household's deed of trust or mortgage"); and	11:07 SHELBY C	OUNTY JUDGE OF PROBATE
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in book 305 page 496, Official Records of said county, and is now owned and neid by Housen (hereinafter referred to as "Household's deed of trust or mortgage"); and	which deed of trust or mortgage was recorded August	L5, 1990
(hereinafter referred to as "Household's deed of trust or mortgage"); and	in book 305 page 496 , Official Records of	said county, and is now owned and held by Househo
	(hereinafter referred to as "Household's deed of trust or mortg	age"); and
The state of the s	· ·	
A LAI PETTI PATT ATTAINET BEE , BI BU WEST . ILLEVESTE STE	\$ 110.660.00 , dated 10-30-1992 , in	hereinafter referred to as "Lend

payable with interest and upon the terms and conditions described therein, which deed of trust or mortgage is to be recorded

concurrently herewith (hereinafter referred to as "the Lender's deed of trust or mortgage"); and

WHEREAS, it is the intent of the parties hereto that Household's deed of trust or mortgage be made subject and subordinate to the Lender's deed of trust or mortgage;

NOW THEREFORE, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which consideration is hereby acknowledged, and in order to carry out the intent and desire of the parties hereto, it is hereby declared, understood and agreed that said deed of trust or mortgage securing said note in favor of Lender shall be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of Household's deed of trust or mortgage.

Household declares and acknowledges that it hereby intentionally waives, relinquishes and subordinates the priority and superiority of the lien or charge of Household's deed of trust or mortgage in favor of the lien or charge upon said land of the Lender's deed of trust or mortgage, and that Household understands that in reliance upon, and in consideration of, this waiver, relinquishment and subordination, a loan will be made which would not have been made but for said reliance upon this waiver, relinquishment and subordination.

Household further declares that an indorsement has been placed on the note secured by the deed of trust or mortgage first above mentioned, showing the existence and effect of this agreement.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND.

	<b>,</b> !
IN WITNESS WHEREOF, Owner(s) and Household ha	ave executed this Agreement.
1 month from	LI P Korsman
Owner David P. Keen	Household Finance Corporation of Alabama
Sander D. Deen-	By: G.P. Rossman
Owner Sandra D. Keen	Title: Vice President
STATE OF VIRGINIA	)
COUNTY OFCHESAPEAKE	) SS: )
CITY The foregoing instrument was acknowledged before me	this 3rd day of November,
19 <u>92,</u> by <u>G.P. Ross</u>	man (person acknowledging)
Vice President (Title)	of Household Finance Corporation of Alabam (Household)
(1100)	
	Notary Public
(SEAL)	My commission expires:
STATE OF Alabama	)
COUNTY OF Jefferson	) SS: )
The foregoing instrument was acknowledged before me	this day ofNovember,
1992 by David P. Keen	:
and Sandra D. Keen	person acknowledging)
(person acknowledgi	ng)
1	Notary Public
(SEAL)	My commission expires: $\frac{10/33/94}{}$
<u> </u>	11/17/1992-27231

11:07 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

ODS MJS

9.00