

STATE OF ALABAMA }

COUNTY OF SHELBY }

GENERAL SUBORDINATION AGREEMENT

WHEREAS, William T. Rasco and wife, Barbara Ann Rasco, (hereinafter referred to as the "Borrower, whether one or more) has applied to First Security Savings Bank, FSB, 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 First Security Savings Bank, FSB; and

WHEREAS, said First Security Savings Bank, FSB, 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 First Security Savings Bank, FSB.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said First Security Savings Bank, FSB, 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 First Security Savings Bank, FSB, 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 Real Book 377, Page 64 on the following described property which is recorded in the Probate Office of Shelby County, Alabama and 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 7th day of April, 1994.

04/15/1994-12488
02:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 13.50

Inst # 1994-12488

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 7th day of April, 1994.

Glenn D. [Signature]
Notary Public

My Commission Expires: 10-3-94

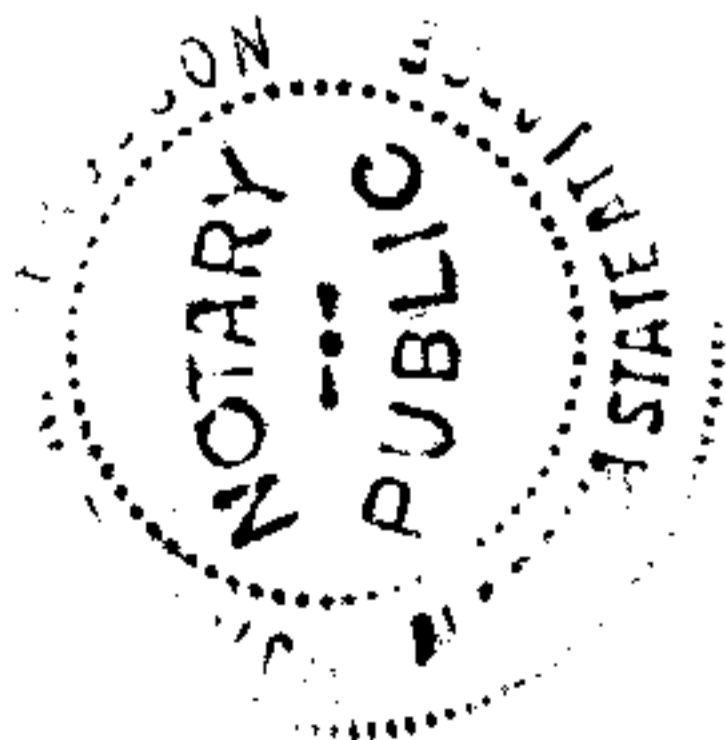


EXHIBIT "A"
LEGAL DESCRIPTION

Lot 22, according to BRIARWOOD SUBDIVISION, First Sector, as shown by Map recorded in Map Book 5, Page 23, in the Probate Office of Shelby County, Alabama.
Situated in Shelby County, Alabama.

Inst # 1994-12488

04/15/1994-12488
02:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 13.50