

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, DARRELL W. ALLEN and wife, DONNA ALLEN (hereinafter referred to as the "Borrower, whether one or more) previously made a mortgage to Central State Bank, dated April 3, 2000, in the amount of \$142,369.92, secured by a mortgage on the property described as follows:

The East Half of the following parcel of land, namely: Commence at the Southwest corner of the SW 1/4 of NE 1/4, Section 5, Township 22 South, Range 2 West, Shelby County, Alabama; thence along the South line of said forty 88 degrees 40 minutes East 748.2 feet to the point of beginning of said tract of land; from said point of beginning run North 5 degrees West 709.9 feet to the South right of way line of what is known as the Old Tuscaloosa Highway; thence in a Northeasterly direction along the South right of way line of said highway to the point where said right of way intersects the East line of said forty; thence South along the East line of said forty to the Southeast corner of said SW 1/4 of NE 1/4; thence West along the South line of said forty 571.8 feet, more or less, to the point of beginning.

Situated in Shelby County, Alabama.

WHEREAS, Central State Bank made a subsequent equity line mortgage on said property, which would in the absence of this agreement be superior to the mortgage previously executed by the Borrower to said Central State Bank, and

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to make the mortgage dated April 3, 2000, the first and superior mortgage, the undersigned, Central State Bank, hereby agrees as follows:

Central State Bank hereby subordinates to the mortgage from Darrell W. Allen and wife, Donna Allen, to Central State Bank, dated April 3, 2000, recorded as Instrument # 2003 0401000192340 to Central State Bank, its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in Shelby County, Alabama, to-wit:

All rights under Home Equity Line of Credit Mortgage recorded in Instrument #2001-29158, dated 7th day of July, 2001, on the above described property, which is recorded in the Probate Office of Shelby County, Alabama.

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

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal, this 28th day of March, 2003.

Central State Bank

by: Shane D. Schroeder, its Vice-President

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I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Shane D. Schroeder, whose name as Vice-President of Central State Bank is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 28th day of March, 2003.

Mary J. Baker
Notary Public

My commission expires:
MY COMMISSION EXPIRES FEBRUARY 28, 2004