

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, James Wesley Adams and spouse, Larue B. Adams (hereinafter referred to as the "Borrower, whether one or more has applied to GMAC Mortgage, it's successors and/or assigns, for a loan in the amount of \$196,000.00, to be secured by a mortgage on the property described as follows:

Lot 22, according to the survey of Shelby Springs Farms, Lakeland, Sector I, as recorded in Map Book #24, Page #134 in the probate office of Shelby County, Alabama

WHEREAS, Central State Bank 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 GMAC Mortgage, and

WHEREAS, said GMAC Mortgage 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 GMAC Mortgage.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said GMAC Mortgage, to make the requested loan to the Borrower, the undersigned, Central State Bank hereby agrees as follows:

Central State Bank hereby subordinates to the mortgage to be executed by the Borrower to GMAC Mortgage, 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 Inst. #2002-02133, dated January 4, 2002, 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 11th day of February, 2004.

Central State Bank
by: Carlene R. Hadaway
its Senior Vice President

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said county, in said State, personally appeared Carlene R. Hadaway, whose name as Senior 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 11th day of February, 2004.

Lana E. Jones
Notary Public
MY COMMISSION EXPIRES MAY 7, 2006



When recorded mail to:
Home Connects
100 Lakeside Drive, Horsham, PA 19044