

STATE OF ALABAMA
SHELBY COUNTY

20041124000646600 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
11/24/2004 10:29:00 FILED/CERTIFIED

GENERAL SUBORDINATION AGREEMENT

WHEREAS, ROBERT E. BELL AND DIANE S. BELL, (hereinafter referred to as the "Borrower, whether one or more) has applied to PROVIDENT FUNDING its successors and/or assigns, for a loan in the amount of \$62,000.00, to be secured by a mortgage on the property described as follows:

677 INDIAN CREST DRIVE
INDIAN SPRINGS, AL 35124

WHEREAS, CLYDE D. WOOD, JR AND FAY B. WOOD 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 PROVIDENT FUNDING and

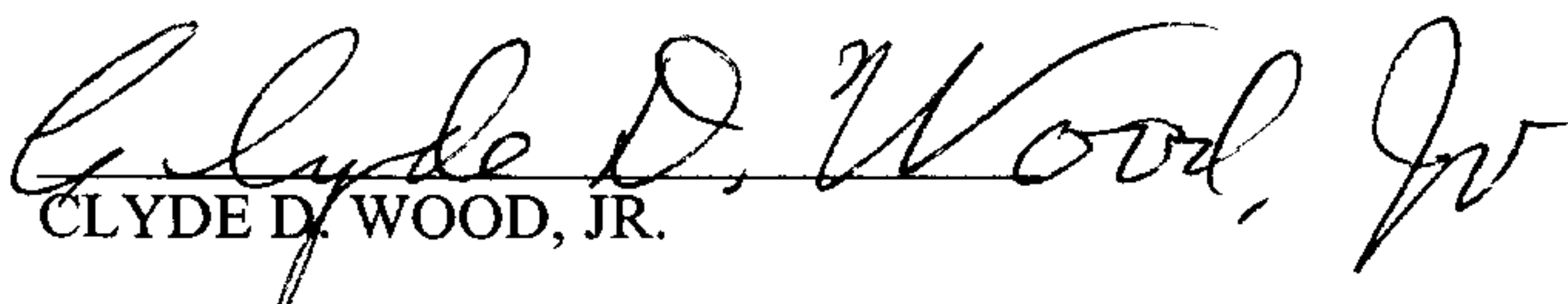
WHEREAS, said PROVIDENT FUNDING is unwilling to make the requested loan to the Borrower unless the lien or other interest in said property is subordinated to the mortgage to be executed by the Borrower to said PROVIDENT FUNDING.

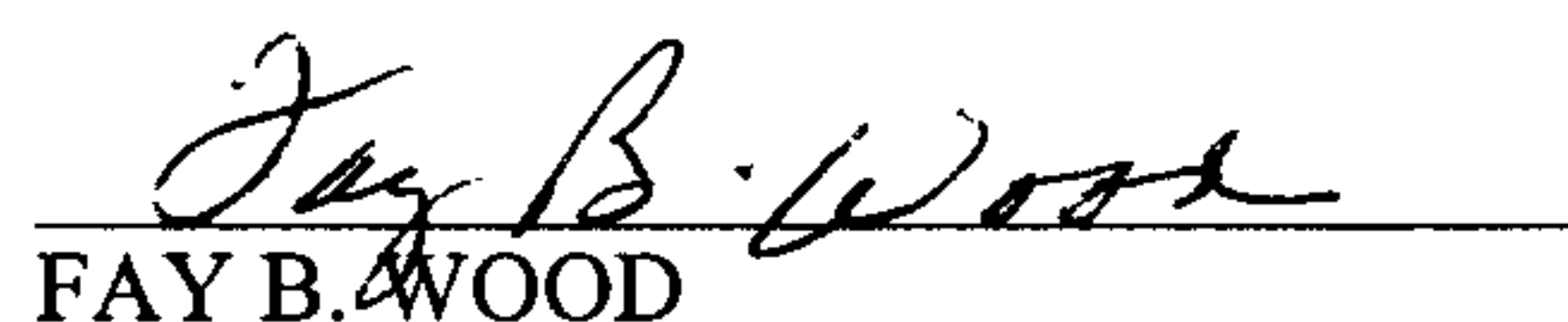
NOW THEREFORE, in consideration of the premises and other good and valuable considerations and in order to induce said PROVIDENT FUNDING its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in SHELBY County, Alabama, to wit:

All rights under Mortgage recorded in INSTRUMENT #2001-27961 and modification of same mortgage recorded in INSTRUMENT #2002-7373, 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 1st day of November, 2004.


CLYDE D. WOOD, JR.


FAY B. WOOD

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared CLYDE D. WOOD, JR AND FAY B. WOOD 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 1st day of November, 2004.


Notary Public

My Commission Expires: 5-22-07