



THIS INSTRUMENT WAS PREPARED BY: MIKE T. ATCHISON, ATTORNEY AT LAW, INC.
P. O. BOX 822
COLUMBIANA, ALABAMA 35051

20070717000334310 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
07/17/2007 01:26:31PM FILED/CERT

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, BILLY THOMAS a/k/a WILLIE THOMAS, JR., (hereinafter referred to as the "Borrower, whether one or more) has executed the following described mortgages to FIRST UNITED SECURITY BANK, its successors and/or assigns, namely; that certain mortgage from BILLY THOMAS a/k/a WILLIE THOMAS, JR., to FIRST UNITED SECURITY BANK, dated 07/02/2007, recorded as Instrument # *Inst # 20070717000334300, for a loan in the amount of \$150,450.00.

SEE ATTACHED EXHIBIT A FOR LEGAL DESCRIPTION, WHICH IS INCORPORATED HEREIN FOR REFERENCE.

WHEREAS, KERRY R. NIVENS, has a lien or other interest in said property, which would in the absence of this agreement be superior to the above recited mortgage and mortgage modification agreement executed by the Borrower to said FIRST UNITED SECURITY BANK and

WHEREAS, said FIRST UNITED SECURITY BANK, desires the mortgages of KERRY R. NIVENS, to be subordinated to the mortgages of FIRST UNITED SECURITY BANK.

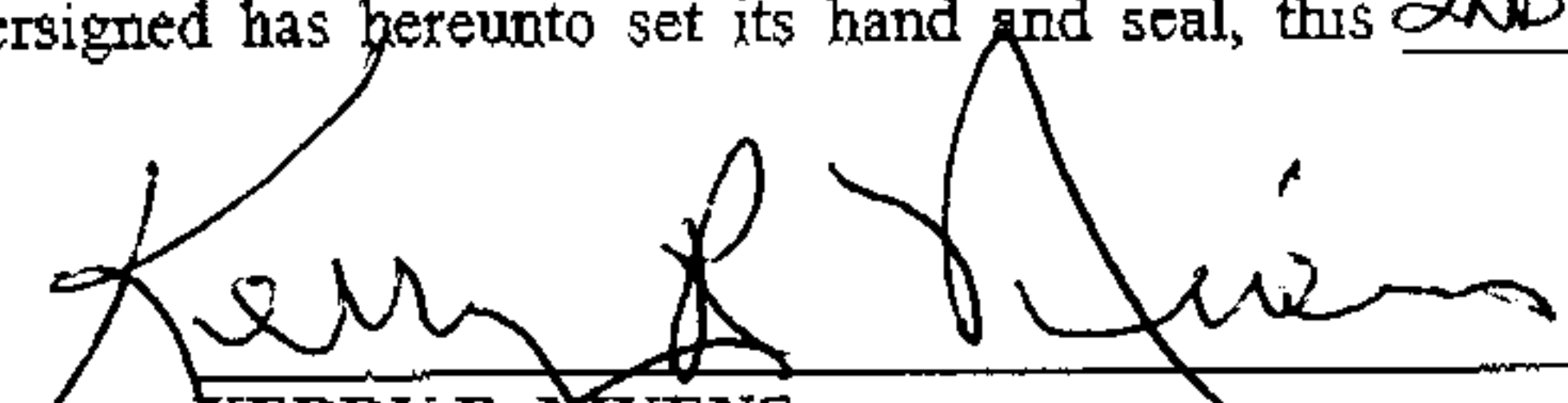
NOW THEREFORE, in consideration of the premises and other good and valuable considerations, the undersigned, KERRY R. NIVENS, does hereby agree as follows:

KERRY R. NIVENS hereby subordinate to the above recited mortgages executed by the Borrower to said FIRST UNITED SECURITY 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 that certain mortgage from BILLY THOMAS a/k/a WILLIE THOMAS, JR. to KERRY R. NIVENS, dated February 1, 2005, recorded as Instrument #2004-40541, as re-assigned to KERRY R. NIVENS, by Instrument #2005-57412, 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 2nd day of July, 2007.


KERRY R. NIVENS

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that KERRY R. NIVENS, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 2nd day of July, 2007.


Notary Public
My Commission Expires: 25 July 2012