

STATE OF ALABAMA
SHELBY COUNTY

20071226000576300 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
12/26/2007 10:11:02AM FILED/CERT

GENERAL SUBORDINATION AGREEMENT

WHEREAS, WYNDSOR TRACE, LLC (hereinafter referred to as the "Borrower, whether one or more) has applied to FRONTIER BANK, its successors and/or assigns, for a loan in the total amount of \$355,000.00, to be secured by a mortgage modification on the property described as follows:

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

WHEREAS, GARY D. BARNETT, has a lien or other interest in said property, which would in the absence of this agreement be superior to the mortgage modification to be executed by the Borrower to said FRONTIER BANK, and

WHEREAS, the mortgage to be modified is that certain mortgage from Wyndsor Trace, LLC, to Frontier Bank, dated January 13, 2006, recorded as Instrument #20060213000072110, as modified by Amendment to Mortgage and Security Agreement, dated June 8, 2006, recorded as Instrument #20060705000320720, in the Probate Office of Shelby County, Alabama.

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

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said FRONTIER BANK, to make the requested loan to the Borrower, the undersigned, GARY D. BARNETT, does hereby agrees as follows:

GARY D. BARNETT hereby subordinates to the mortgage and modification to be executed by the Borrower to FRONTIER 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 WYNDSOR TRACE, LLC, married, to GARY D. BARNETT, dated January 13, 2006, recorded as Instrument #20060213000072120, 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 his hand and seal, this 20th day of December, 2007.

GARY D. BARNETT

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that GARY D. BARNETT, a married man, 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 date the same bears date.

Given under my official hand and seal, this 20th day of December, 2007.

Notary Public

My commission expires:

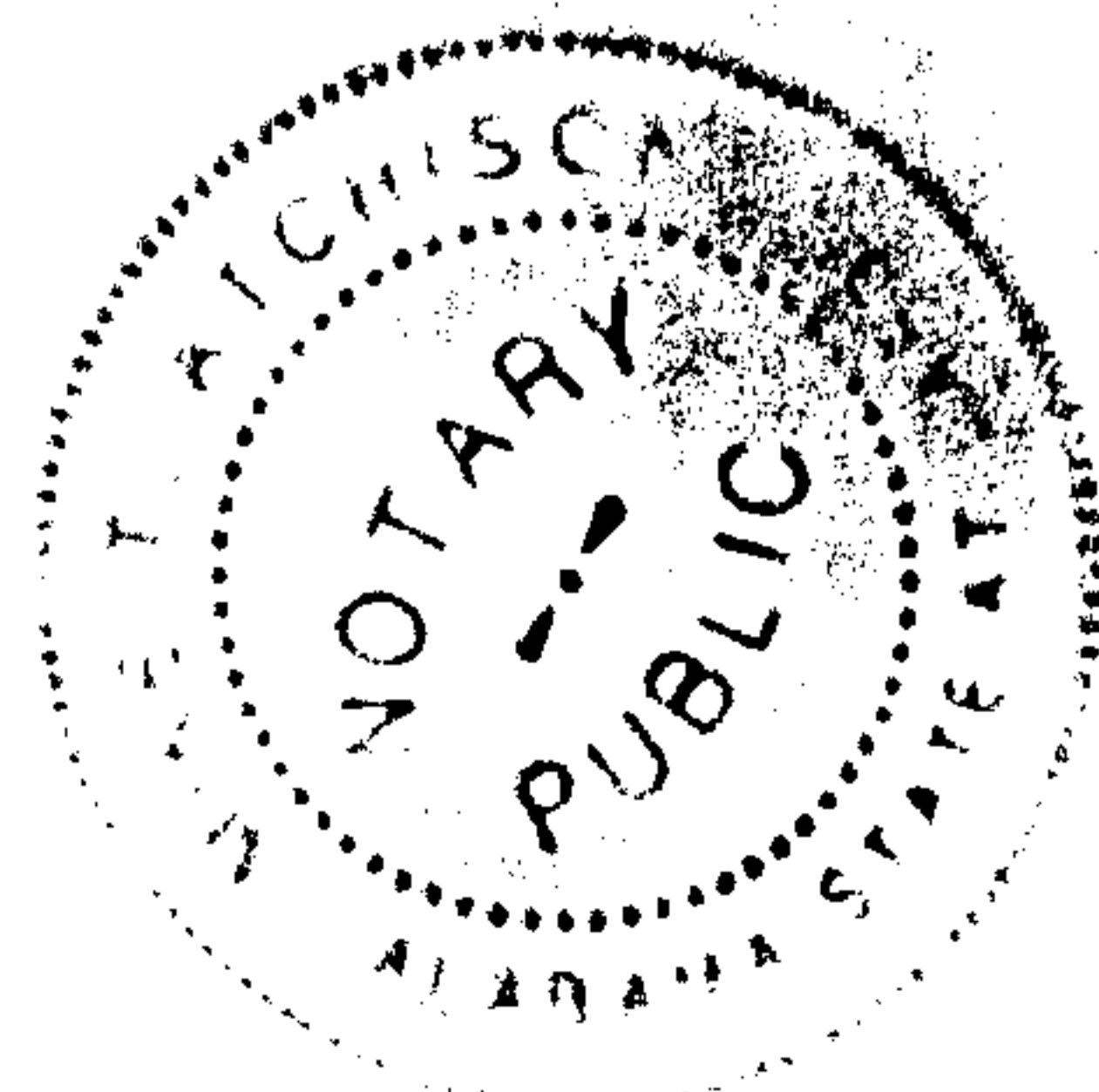


EXHIBIT A

PARCEL I:

Begin at a concrete monument locally known as the Northwest corner of the Southwest Quarter of the Southwest Quarter of Section 9, Township 19 South, Range 2 East; thence North 89 degrees 06 minutes 31 seconds East along the North line of said 1/4-1/4 Section and run 1023.14 feet to a 5/8-inch rebar; thence South 00 degrees 33 minutes 32 seconds East and run 374.78 feet to a 5/8-inch capped rebar; thence South 50 degrees 24 minutes 07 seconds West and run 298.89 feet to a 5/8-inch rebar; thence South 46 degrees 08 minutes 44 seconds West and run 420.13 feet to a 5/8-inch rebar; thence South 43 degrees 18 minutes 21 seconds East and run 420.10 feet to a 5/8-inch rebar on the Northerly right of way line of County Road No. 81, said point being on a curve to the right having a central angle of 22 degrees 06 minutes 26 seconds and a radius of 878.86 feet; thence along the chord of said curve South 71 degrees 47 minutes 46 seconds West and run a chord distance of 335.50 feet to a point on the North right of way line of County Road No. 83; thence along last right of way line North 83 degrees 01 minutes 46 seconds West and run 453.96 feet to a 5/8-inch capped rebar on the West line of said 1/4-1/4 Section; thence along said 1/4-1/4 line North 00 degrees 35 minutes 12 seconds West and run 1195.93 feet back to the point of beginning.

According to survey of Brad S. Lucas, PLS #23005, dated April 4, 2001.

LESS AND EXCEPT THAT PORTION OF THE ABOVE DESCRIBED PROPERTY NOW LYING WITHIN THE SURVEY OF WYNDSOR TRACE, PHASE I, AS RECORDED IN MAP BOOK 37, PAGE 63, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PARCEL II:

Lots 3, 5, 7, 8, 25, 30, and 31, according to the survey of Wyndsor Trace, Phase 1, as recorded in Map Book 37, Page 63, as recorded in the Probate Office of Shelby County, Alabama.
Situated in Shelby County, Alabama.