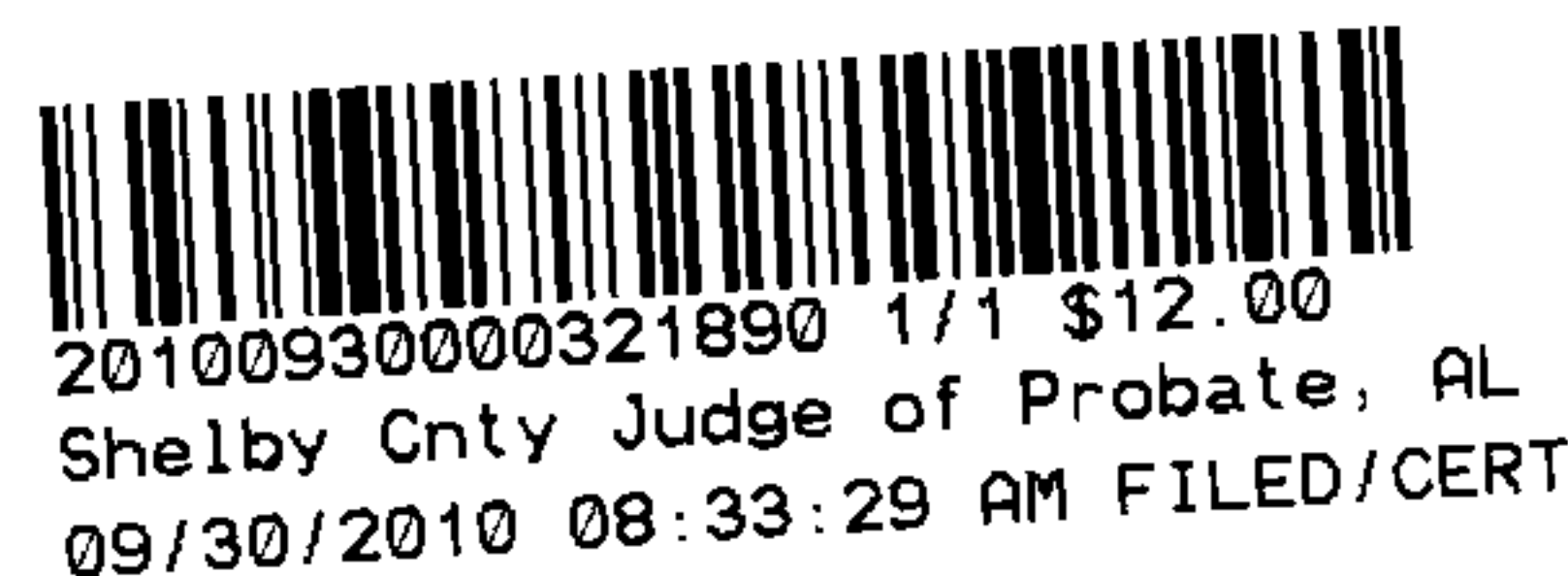


STATE OF ALABAMA
SHELBY COUNTY



GENERAL SUBORDINATION AGREEMENT

WHEREAS, James Randy Jones and wife, Maria Michelle Jones (hereinafter referred to as the "Borrower", whether one or more) has applied to Aliant Mortgage, its successors and/or assigns, for a loan in the amount of One Hundred Forty Eight Thousand Two Hundred and no/100-----\$148,200.00, to be secured by a mortgage on the property described as follows:

Lot 19, according to the Survey of Hidden Springs, Sector 1, as recorded in Map Book 27, Page 69, in the Probate Office of Shelby County, Alabama.

James R. Jones and Maria M. Jones are one and the same as James Randy Jones and Maria Michelle Jones.

WHEREAS, Merchants & Farmers 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 Aliant Mortgage, and

WHEREAS, said Aliant 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 Aliant Mortgage.

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

Merchants & Farmers Bank hereby subordinates to the mortgage to be executed by the Borrower to Aliant 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 Instrument #20100611000185500, dated 11th day of June, 2010, 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 21st day of September, 2010.

Merchants & Farmers Bank

Carl Orso
By: Carl Orso
Its: Branch Manager

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Carl Orso, whose name as Branch Manager of Merchants & Farmers 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 21st day of September, 2010.

Donna S. Sarnon
Notary Public
My Comm. Expires June 21, 2011