

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, Michael Keith Brown and wife, Evonne M. Brown (hereinafter referred to as the "Borrower", whether one or more) has applied to Merchants & Farmers Bank, its successors and/or assigns, for a loan in the amount of One Hundred Forty Thousand and no/100-- -----\$140,000, to be secured by a mortgage on the property described as follows:

Lot 10-A, according to the Map of the Resubdivision of Lots 9, 10, & 11 of The Amended Map of Twelve Oaks, as recorded in Map Book 16 page 142 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama

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 Merchants & Farmers 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 to be executed by the Borrower to said Merchants & Farmers Bank.

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

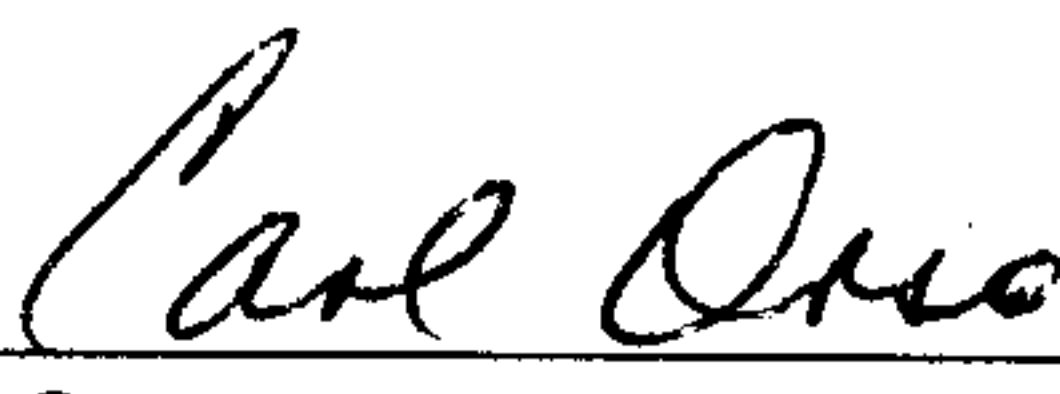
Merchants & Farmers Bank hereby subordinates to the mortgage to be executed by the Borrower to Merchants & Farmers Bank, its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in Shelby County, Alabama, to-wit:

All rights under Home Equity Line of Credit Mortgage recorded in Instrument #20070816000386710, dated 25th day of July, 2007, and re-recorded in Instrument #20080716000286490, 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 29th day of September, 2010.

Merchants & Farmers Bank


By: Carl Orso
Its: Branch Manager

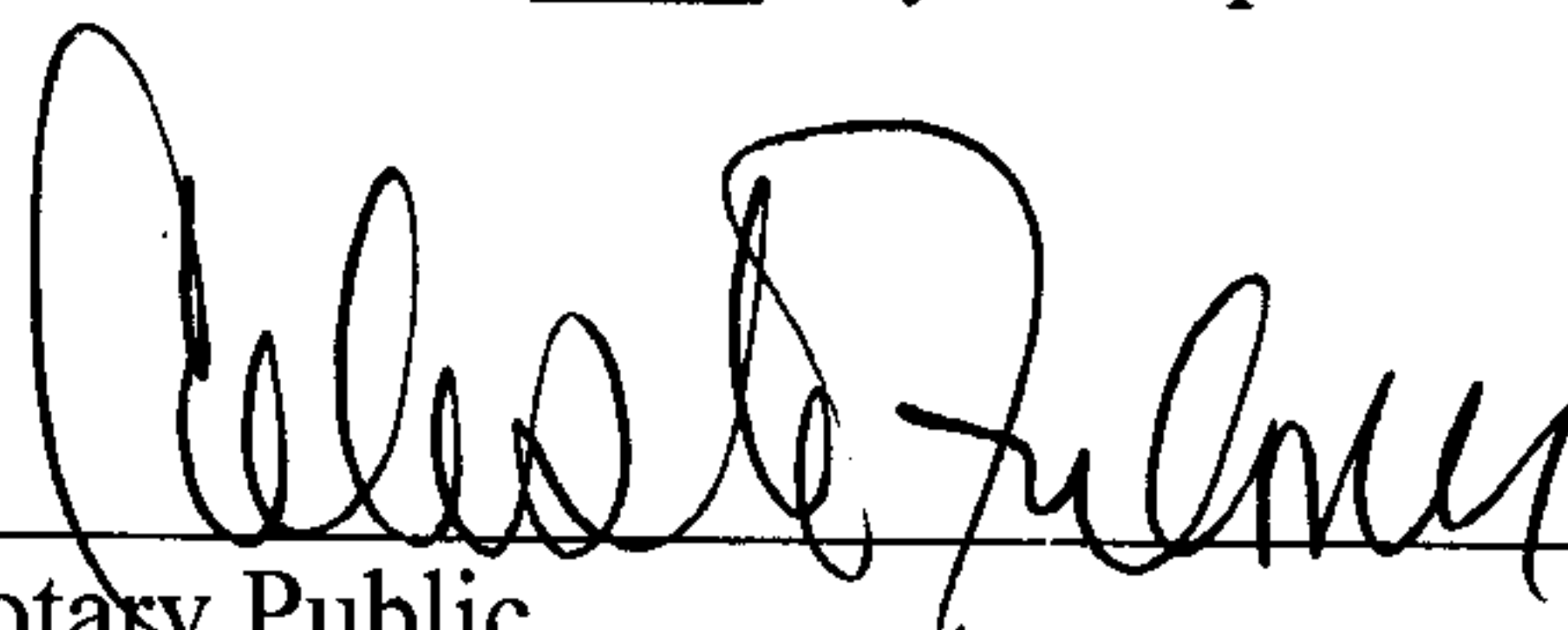
STATE OF ALABAMA
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Shelby Cnty Judge of Probate, AL
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I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Carl Orso, whose name as Branch Manager 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 29th day of September, 2010.




Notary Public