

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, Delmore John Matzke, Jr. and wife, Lisa H. Matzke (hereinafter referred to as the "Borrower", whether one or more) has applied to Merchants & Farmers Mortgage, its successors and/or assigns, for a loan in the amount of Ninety Five Thousand and No/100 Dollars (\$95,000.00), to be secured by a mortgage on the property described as follows:

See Attached Exhibit "A" for Legal Description.

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 Merchants & Farmers Mortgage, and

WHEREAS, said Merchants & Farmers 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 Merchants & Farmers Mortgage.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said Merchants & Farmers 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 Merchants & Farmers 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 in the amount of Twenty Thousand and No/100 Dollars (\$20,000.00) recorded in


Instrument No. #20090825000327420, dated 13th day of August, 2009, and recorded in Inst. No. #20090929000370120 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 17 day of December, 2010.

MERCHANTS & FARMERS BANK

Lisa Berry
By: Lisa Berry
Its Branch Manager


20101228000434580 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
12/28/2010 01:32:20 PM FILED/CERT

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Lisa Berry, 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, She, 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 17 day of December, 2010.

Jamie A. Lucas
My Commission Expires
September 1, 2012

Jamie Lucas

EXHIBIT "A"
LEGAL DESCRIPTION

Commence at the Southwest corner of the SW 1/4 of the NW 1/4 of Section 14, Township 21 South, Range 2 West; thence run North along the West line of said 1/4-1/4 for 434.85 feet to the point of beginning; thence continue last described course for 233.93 feet; thence 91 degrees 35 minutes 55 seconds right run 646.91 feet; thence 88 degrees 24 minutes 07 seconds right run 169.16 feet; thence 87 degrees 55 minutes 34 seconds left run 156.49 feet; thence 99 degrees 39 minutes right run 153.00 feet; thence 80 degrees 21 minutes right run 140.83 feet; thence 88 degrees 24 minutes 12 seconds right run 83.57 feet; thence 88 degrees 39 minutes 40 seconds left run 632.23 feet to the point of beginning. Being situated in Shelby County, Alabama.

Also a 20-foot easement for egress and ingress, the centerline is described as follows:

Commence at the SW corner of the SW 1/4 of the NW 1/4 of Section 14, Township 21 South, Range 2 West; thence run North along the West line of said 1/4-1/4 for 434.85 feet; thence 91 degrees 49 minutes 12 seconds right run 632.23 feet; thence 88 degrees 39 minutes 40 seconds right run 83.57 feet; thence 88 degrees 24 minutes 12 seconds left run 140.83 feet; thence 80 degrees 21 minutes left run 10.14 feet to the point of beginning; thence 80 degrees 21 minutes right run 195.00 feet to the Westerly right of way of Shelby County Road #313 and the point of ending.

Also a 20-foot easement for egress and ingress described as follows: Commence at the SW corner of the SW 1/4 of the NW 1/4 of Section 14, Township 21 South, Range 2 West; thence run North along the West line of said 1/4-1/4 for 434.85 feet; thence 91 degrees 49 minutes 12 seconds right run 612.23 feet to the point of beginning; thence continue last described course for 20.00 feet; thence 88 degrees 39 minutes 40 seconds right run 20.00 feet; thence 135 degrees 40 minutes 16 seconds right run 28.61 feet to the point of ending.

