GENERAL SUBORDINATION AGREEMENT

WHEREAS, David A. Dunaway and Debra Dunaway, (hereinafter referred to as the "Borrower, whether one or more) has applied to Central State Mortgage., its successors and/or assigns, for a loan in the amount of \$146,000.00, to be secured by a mortgage on the property described as follows:

Lot 235, according to the Survey of THE RESERVE AT TIMBERLINE, PHASE 3, as recorded in Map Book 38, Page 53, in the Probate Office of Shelby County, Alabama.

WHEREAS, Central State 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 Central State Mortgage and

WHEREAS, said Central State 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 Central State Bank

NOW THEREFORE, in consideration of the premises and other good and valuable considerations and in order to induce said Central State Mortgage it 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 Mortgage from David A. Dunaway and Debra Dunaway, to Central State Bank, dated November 15, 2011, recorded in Instrument #20111201000363670, 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 24 day of January, 2013.

Central State Bank

by: Mith Schroeder of fassis Sevice Vice Garginant

STATE OF ALABAMA SHELBY COUNTY

Shelby Chty Judge of Probate, AL

02/04/2013 12:27:34 PM FILED/CERT

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared
WH = 1000, whose name as 500 . of Central State 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 24 day of January, 2013.

Notary Public

My Commission Expires:_

My Commission Expires July 28, 2014