

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, Shane Joiner and wife, Shannon Joiner (hereinafter referred to as the "Borrower, whether one or more) has applied to Interlinc Mortgage Services, LLC, its successors and/or assigns, for a loan in the amount of One Hundred Sixty Two Thousand Eighty-One Dollars and 00/100 (\$162,081.00), to be secured by a mortgage on the property described as follows:

SEE ATTACHED EXHIBIT "A" LEGAL DESCRIPTION

WHEREAS, ECO Credit Union 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 Interlinc Mortgage Services, LLC; and

WHEREAS, said Interlinc Mortgage Services, LLC, 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 ECO Credit Union.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations and in order to induce said Interlinc Mortgage Services, LLC 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:

SEE ATTACHED EXHIBIT "A" LEGAL DESCRIPTION

All rights under Mortgage from Shane Joiner and Shannon Joiner, to ECO Credit Untion, dated November 2, 2012, recorded in INSTRUMENT #20121121000447080, 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 8th day of May, 2014.

ECO Credit Union

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Jeanel Davis as Mortgage Underwriter of ECO Credit Union, 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, 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 8th day of May, 2014.

Lina Jean Conroy
Notary Public

My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Dec 13, 2016
BONDED THRU NOTARY PUBLIC UNDERWRITERS



20140520000151330 1/2 \$18.00
Shelby Cnty Judge of Probate, AL
05/20/2014 08:51:16 AM FILED/CERT

EXHIBIT A
LEGAL DESCRIPTION

Commence at the NE corner of the NE $\frac{1}{4}$ of the NE $\frac{1}{4}$ of Section 16, Township 21 South, Range 1 West, Shelby County, Alabama; thence run West along the North line of said $\frac{1}{4}$ - $\frac{1}{4}$ on a bearing of South 88 degrees 38 minutes 57 seconds West a distance of 1052.08 feet to the POINT OF BEGINNING of the parcel herein described; thence continue in a westerly direction along the northern boundary of Section 16 a distance of 400 feet to a point; thence turn an angle of 90 degrees to the left and run southerly 500 feet, more or less, to a point on the southeastern boundary of Grantor's property; thence turn to the left and run in a northeasterly direction along the southeastern boundary of Grantor's property to point of beginning. Situated in Shelby County, Alabama.

ALSO, an easement for ingress and egress and installation of utilities 20' in width, the centerline of which is the centerline of existing unpaved drive leading from Shelby County Highway No. 34 and Noma Drive in a northerly and northeasterly direction to the Southwest corner of subject property.

Being one and the same as Lot 1, according to the survey of Joiner Town Family Subdivision, as recorded in Map Book 31, Page 116, in the Probate Office of Shelby County, Alabama.

