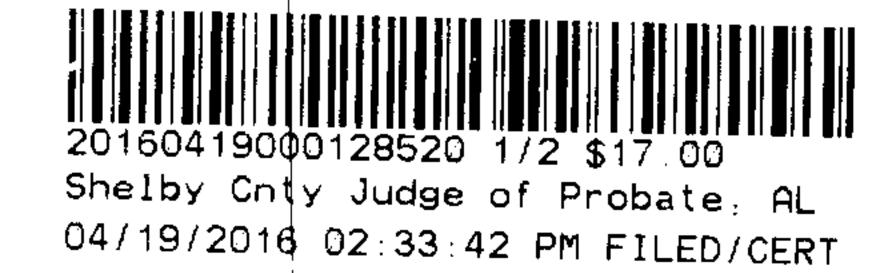
GENERAL SUBORDINATION AGREEMENT



WHEREAS, PHILLIP C. JONES AND WIFE, KIMBERLY M. JONES, (hereinafter referred to as the "Borrower, whether one or more) has applied to FLAGSTAR BANK FSB, its successors and/or assigns, for a loan in the amount of \$276,000.00, to be secured by a mortgage on the property described as follows:

SEE ATTACHED EXHIBIT A FOR LEGAL DESCRIPTION

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 FLAGSTAR BANK FSB and

WHEREAS, said FLAGSTAR BANK FSB 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 FLAGSTAR BANK FSB, 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 Home Equity Line of Credit Mortgage recorded in Instrument #20140829000273130, 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 ____ day of April, 2016.

CENTRAL STATE BANK

Susin A. Waits

By: Susan A. Waits

As Its: AUP

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared 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/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 <u>for</u> day of April, 2016.

Notary Public

My Commission Expired! COMMISSION EXPIRES MAY 12, 2019



EXHIBIT A – LEGAL DESCRIPTION

Shelby Cnty Judge of Probate, AL 04/19/2016 02:33:42 PM FILED/CERT

Commence at the Northwest corner of the SW ¼ of SE ¼ of Section 26, Township 21 South, Range 3 West and run in an easterly direction along said ¼-1/4 section, 540.50 feet to a point; thence turn 80 degrees 56 minutes 30 seconds right and run South for 150.60 feet to a point; thence turn 80 degrees 56 minutes 30 seconds left and run easterly 280.00 feet to a point on the West line of Alabama highway No. 119; thence run 86 degrees 18 minutes 33 seconds right (angle measured to chord) and run southerly along said line in the arc of a curve to the right having a radius of 2100.00 feet and a central angle of 7 degrees 52 minutes 40 seconds for 288.74 feet to a point; thence turn 92 degrees 15 minutes 16 seconds right (angle measured to chord) and run westerly 821.02 feet to a point; thence turn 86 degrees 11 minutes 08 seconds right and run northerly 459.14 feet to the point of beginning.

Situated in Shelby County, Alabama.

LESS AND EXCEPT:

A parcel of land located in the SW ¼ of the SE ¼ of Section 26, Township 21 South, Range 3 West of the Huntsville Meridian, Shelby County, Alabama, being more particularly described as follows:

Beginning at a 1" open top pipe found, said pipe being the SW corner of the NW ¼ of the SE ¼ of Section 26, Township 21 South, Range 3 West of the Huntsville Meridian; thence run South 87 degrees 02 minutes 38 seconds East for a distance of 82.52 feet to a point; thence run South 85 degrees 35 minutes 01 seconds West for a distance of 82.21 feet to a point; thence run North 02 degrees 24 minutes 28 seconds West for a distance of 10.59 feet to the Point of Beginning; Said described parcel lying and being in the SW ¼ of the SE ¼ of Section 26, Township 21 South, Range 3 West of the Huntsville Meridian, Shelby County, Alabama.