

SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this 15 day of February 1998 by Regions Bank (formerly First Alabama Bank) (hereinafter referred to as the "Mortgagee").

"WITNESSETH"

WHEREAS, Mortgagee is the owner and holder of that certain mortgage from Timothy S. Roden, an unmarried person (with a maximum line of \$25,000.00 available to draw) to Regions Bank (formerly First Alabama Bank) recorded in Instrument No. 1997-23201, in the probate office of Shelby County, Alabama, being more particularly described as follows:

Lot 107, according to the Final Record Plat of Greystone Farms, Guilford Place, Phase I, as recorded in Map Book 20, Page 105, in the Probate Office of Shelby County, Alabama.

WHEREAS, Regions Mortgage, Inc. is making a mortgage loan to Timothy S. Roden, an unmarried person (to refinance the original first mortgage loan to Regions Mortgage, Inc., recorded in Instrument 1996-36630, in the Probate office of Shelby County, Alabama.) in the amount of \$115,000.00 said loan secured by a mortgage which encumbers the above described real Property:

WHEREAS, Regions Mortgage, Inc. as a condition for making a new mortgage loan, requires Mortgagee to subordinate the lien of its mortgage to the lien of the new Regions Mortgage, Inc. and mortgagee has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of the mutual advantages and benefits accruing to the parties hereto, and in further consideration of the sum of TEN DOLLARS in hand paid by Regions Mortgage, Inc. to Mortgagee, the receipt and sufficiency of which is hereby acknowledged, Mortgagee does hereby covenant, consent and agree to and with Regions Mortgage, Inc., that the lien of Regions Bank, shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of Regions Mortgage, Inc., which was granted by Timothy S. Roden, an unmarried person, to refinance the original first mortgage recorded in Instrument 1996-36630, in the Probate Office of Shelby County, Alabama which encumbers the above described property provided, however that this subordination is limited to the amount of \$115,000.00.

Inst # 1998-08520

03/12/1998-08520
08:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCO 11.00

Inst # 1998-08520

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

Signed, sealed and delivered
in the presence of:

Valerie Lee

REGIONS BANK

BY: Betty S. Lavier
Betty S. Lavier
Vice President

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Betty S. Lavier, whose name as Vice President of Regions Bank, Downtown Office, a corporation, is signed to the foregoing subordination agreement and who is personally 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 for and as the act of said corporation.

Given under my hand and seal this 25 day of February, 1998.

Dona J. Shubert
Notary Public

My Commission Expires: 12/10/2000

Inst # 1998-08520

03/12/1998-08520
08:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00