20030311000148690 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 03/11/2003 15:33:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

John Rhett Wheeler and Holly H. Wheeler, hereinafter referred to as mortgagors, plan to grant to LoanCity.Com, a FIRST MORTGAGE. (the "First Mortgage"), on real property located at 1465 Oakridge Drive, Birmingham, Alabama 35242, upon which is located a second mortgage by Regions Bank, for \$10,000.00, dated 8/2/02, and recorded on 8/8/02 in Instrument # 2002080800037533 of the Probate Records of Shelby County, Alabama. The mortgagors have requested that Regions Bank agree to subordinate its second mortgage to the new mortgage. Regions Bank is willing to accommodate such request and hereby agrees that the second mortgage shall be subject to and subordinate to the lien of the First Mortgage: provided, that the First Mortgage is granted and made by the mortgagors within sixty days of the date hereof. This Agreement shall be binding upon and inure to the benefit of Regions Bank and LoanCity.Com and their respective successors and/or assigns.

In Witness Whereof, Regions Bank has executed this Subordination Agreement this
arite d. Bechner, V.P.
Officer of Regions Bank
STATE OF allema)
COUNTY OF Jefferson)
I, the undersigned, a Notary Public in and for said County and State, certify that Of Of
Regions Bank, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.
Given under my hand and sept of office this the 28 day of February, 2003.
My Commission Expires: My commission Enthes May 30, 2005