

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, Jimmie D. Porter and wife, E. Faye Porter, (hereinafter referred to as the "Borrower, whether one or more) has applied to Regions Mortgage, Inc., its successors and/or assigns, for a loan in the amount of 46,500.00, to be secured by a mortgage on the property described as follows:

See Exhibit "A" for legal description.

WHEREAS, Regions 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 Regions Mortgage, Inc. and

WHEREAS, said Regions Mortgage, Inc. 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 Regions Mortgage, Inc.


NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said Regions Mortgage, Inc. 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 #2003-0520000313090, dated 6th of May, 2003, 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 15th day of July, 2003.

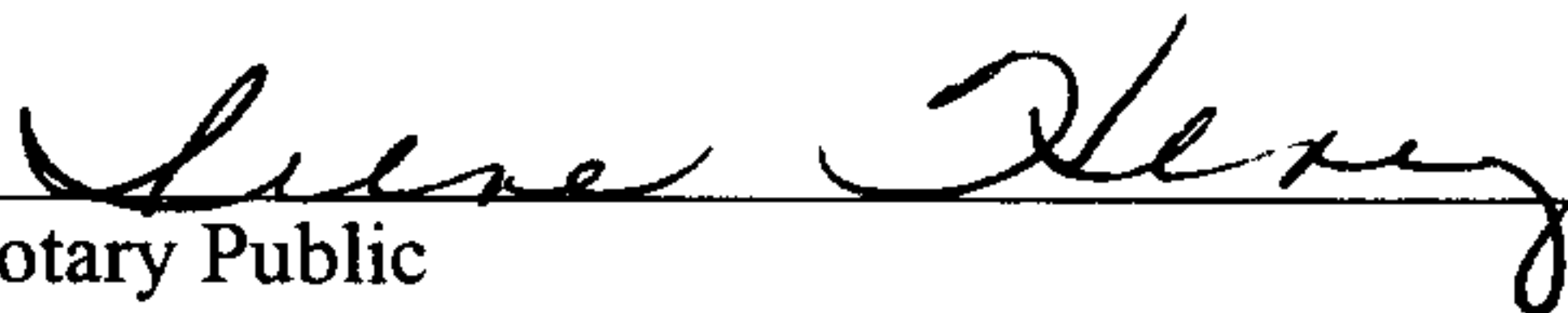
Regions Bank


by: Melinda Walker, its Assistant Branch
Manager

STATE OF ALABAMA
SHELBY COUNTY

Melinda Walker I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared ~~Billy Jones~~, whose name as Asst. BR. Manager of Regions Bank is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, htat , 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 15th day of July, 2003.


Notary Public

My Commission Expires: _____

EXHIBIT "A"
LEGAL DESCRIPTION

Commence at the Northeast corner of the SE 1/4 of SW 1/4 of Section 22, Township 21 South, Range 1 West, Shelby County, Alabama and run thence Westerly along the North line of said 1/4-1/4 Section a distance of 209.33 feet to the point of beginning being described: thence continue along last described course a distance of 225.00 feet to a point; thence turn a deflection angle of 89 degrees 56 minutes 37 seconds to the left and run Southerly a distance of 880.31 feet to a point in the asphalt surface of a paved County or City of Columbiana road; thence turn a deflection angle of 123 degrees 06 minutes 23 seconds to the left and run Northeasterly along said paved road a distance of 41.33 feet to a point in the asphalt surface of said road; thence turn a deflection angle of 6 degrees 22 minutes 08 seconds to the left and continue Northeasterly along said paved road a distance of 246.64 feet to a point in the asphalt surface of said road; thence turn a deflection angle of 50 degrees 31 minutes 29 seconds to the left and run Northerly a distance of 701.16 feet to the point of beginning. Situated in Shelby County, Alabama. According to survey of Joseph Edward Conn, Jr., RLS# 9049, dated August 10, 1992.

Commence at the NE corner of the SE 1/4 of the SW 1/4 of Section 22, Township 21 South, Range 1 West, Shelby County, Alabama, and run thence Westerly along the North line of said 1/4-1/4 Section 434.33 feet; thence turn 89 degrees 56 minutes 37 seconds left and run 354.0 feet to the point of beginning of the property being described; thence continue along last described course 169.20 feet; thence turn 97 degrees 36 minutes 57 seconds right and run 5.0 feet to a point; thence turn 83 degrees 48 minutes 36 seconds right and run 38.72 feet to a point; thence turn 0 degrees 20 minutes 09 seconds right and run 129.88 feet to the point of beginning.