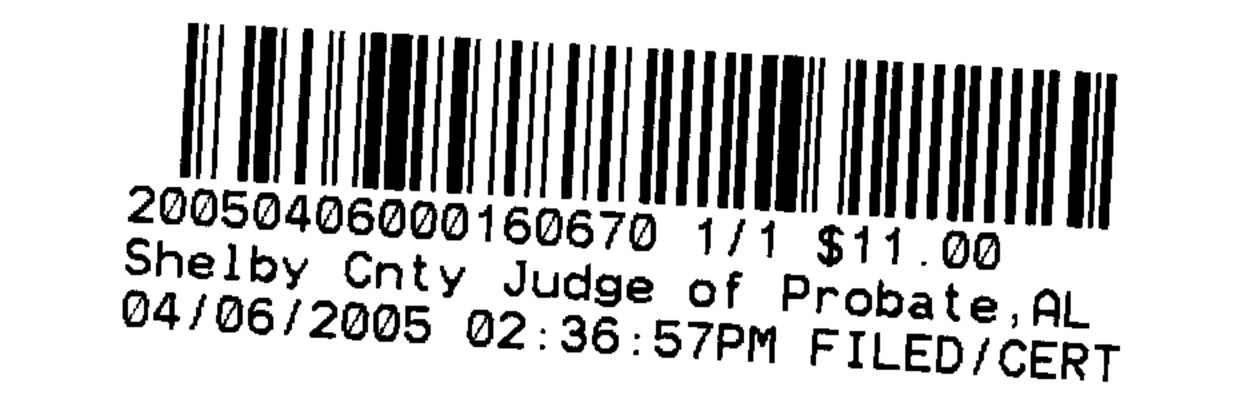
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P.02

STATE OF ALABAMA COUNTY OF SHELBY



SUBORDINATION AGREEMENT

Regions Bank is the owner and holder of that certain mortgage from Michael Bryan Rumley and Shannon D. Rumley, dated December 20, 2004 with a face amount of \$ 20,000.00 and recorded in Instrument # 20050125000036890 in the Probate Office of Shelby County. Alabama.

Regions Bank does hereby declare the lien of its said mortgage and the debt thereby secured to now be \$ 20,000.00 and subordinate to the lien of Mortgage It, Inc., dated MARCH 23, 2005, in the amount of \$ 279,700.00 from Michael Bryan Shannon D. Rumley, and recorded Rumley Instrument and 2050406000 16060 in the Probate Office of Shelby County, Alabama.

Both mortgages pertain to certain real property described as follows:

Lot 918, according to the Survey of Grande View Estates Givianpour Addition to Alahaster 9th Addition, Phase 2, as recorded in Map Book 27, Page 85, in the Probate Office of Shelby County, Alabama.

This Subordination Agreement has been cause day of, 2004.	ed to be executed and delivered on this the 15
	Regions Bank
	By. Stephanie Dillon

STATE OF ALABAMA COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify Stephanie Dillum as Branch Manager of Regions Bank, whose name is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me that, being informed of the contents of the Subordination Agreement, he/she as such officer and with full authority executed the same voluntarily and as the act of the Corporation on the day the same bears date.

my hand and seal of office this ____

NOTARYAUBLIC THE MEDICAL TO THE MEDI Commission Expires:

MY COMMISSION EXPHES MAY 14, 2008

THIS INSTRUMENT PREPARED BY: Kevin Hays, Attorney at Law 100 Concourse Parkway, Suite 101 Birmingham, AL 35244 205-733-1207