GENERAL SUBORDINATION AGREEMENT

WHEREAS, Charles R. Bentley and wife, Robin L. Bentley (hereinafter referred to as the "Borrower, whether one or more) has applied to Regions Mortgage, and its successors and/or assigns, for a loan in the amount of \$53,000.00, to be secures by a mortgage on the property described as follows:

Commence at the Southeast corner of the Northeast Quarter of the Southwest Quarter of Section 5, Township 21 South, Range 1 West, Shelby County, Alabama, and run Westerly along the South line of said Quarter-Quarter Section a distance of 800.0 feet to the point of beginning of the

Commence at the Southeast corner of the Northeast Quarter of the Southwest Quarter of Section 5, Township 21 South, Range 1 West, Shelby County, Alabama, and run Westerly along the South line of said Quarter-Quarter Section a distance of 800.0 feet to the point of beginning of the property being described; thence continue along the last described course a distance of 300.0 feet to a point, thence turn 90 degrees 00 minutes right and run Northerly a distance of 300.0 feet to a point; thence turn 90 degrees 00 minutes right and run Easterly a distance of 300.0 feet to a point; thence turn 90 degrees 00 minutes right and run Southerly a distance of 300.0 feet to the point of beginning. Also, a 15-foot wide easement, the centerline of which is described as follows: Commence at the Southwest corner of the Northwest Quarter of the Southwest Quarter of Section 5, Township 21 South, Range 1 West; thence run North along the West boundary line of said Quarter-Quarter Section for 7.5 feet to the point of beginning; thence run East and parallel with the South boundary line of said Quarter-Quarter Section for 1558.61 feet, more or less, to the East property line of the Russell Bentley lot for the point of ending. Situated in Shelby County, Alabama.

First National Bank of Shelby County hereby subordinates to the mortgage to be executed by the Borrower to Regions Mortgage, its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated on Shelby County, Alabama, to-wit:

All rights under Home Equity Line of Credit Mortgage recorded in Instrument #1996-36973, on the above described property, which is recorded in the Probate Office of Shelby County, Alabama.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal, this 8th day of November, 1996.

FIRST NOTIONAL BANK OF SHELBY COUNTY

William R. Justice, In-House Counsel

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared William R. Justice whose name as In-House Counsel of First National Bank of Shelby County 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, 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 8th day of

Notary Public ENCOMMISSION X Date 1 :

11/14/1996-37759
01:17 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCD 8.50

147