

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, Donald W. Langner and wife, Melanie D. Langner (hereinafter referred to as the "Borrower, whether one or more) have applied to CTX Mortgage Company, its successors and/or assigns, for a loan in the amount of \$187,500.00, to be secured by a mortgage on the property described as follows:

Parcel 2-A, according to Map of 1986 Addition to Shelby Shores as recorded in Map Book 10, Page 51 in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

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 CTX Mortgage Company; and

WHEREAS, said CTX Mortgage Company 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 CTX Mortgage Company.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said CTX Mortgage Company, to make the requested loan to the Borrower, the undersigned, Regions Bank, hereby agrees as follows:

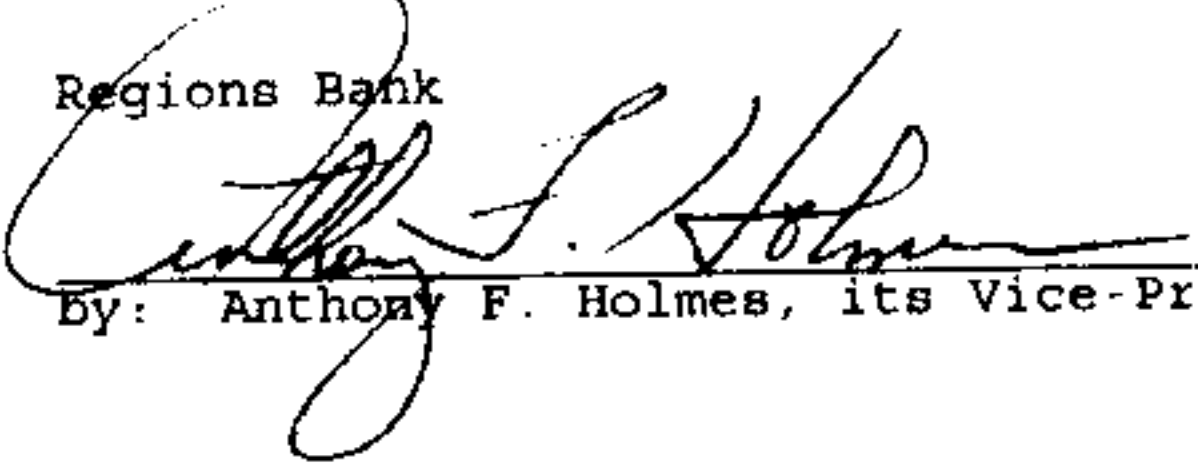
Regions Bank hereby subordinates to the mortgage to be executed by the Borrower to CTX Mortgage Company, its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in Shelby County, Alabama, to-wit:

All rights under Home Equity Line of Credit Mortgage recorded in Instrument #1996-20420, 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 24 day of April, 1998.

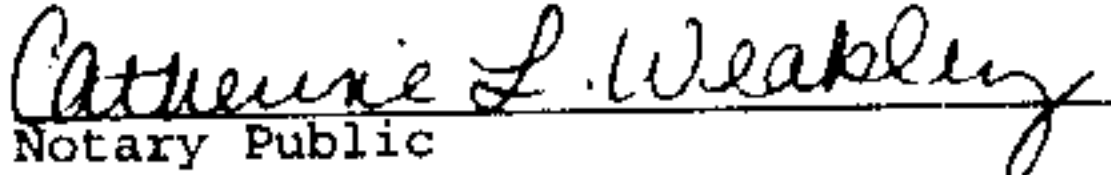
Regions Bank


By: Anthony F. Holmes, its Vice-President

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Anthony F. Holmes, whose name as Vice-President of Regions Bank 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 24 day of April, 1998.


Notary Public

My commission expires:

MY COMMISSION EXPIRES OCTOBER 24, 2001

Inst # 1998-15560

04/30/1998-15560
10:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

Inst # 1998-15560