

SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this 22nd day of July 1998 by Regions Bank (formerly First Alabama Bank) (hereinafter referred to as the "Mortgagee").

Inst # 1998-32771

"WITNESSETH"

WHEREAS, Mortgagee is the owner and holder of that certain mortgage from George G. Harker, III and wife, Diane G. Harker (with a maximum line of \$25,000.00 available to draw) recorded in Inst. No. 1994-20509 in the Probate Office of Shelby County, Alabama being more particularly described as follows:

Lot 137, according to the Survey of Weatherly Windsor, Sector 5, as recorded in Map Book 14, Page 104, in the Probate Office of Shelby County, Alabama.

WHEREAS, Regions Mortgage, Inc. is making a mortgage loan to George G. Harker, III and wife, Diane G. Harker (to refinance the mortgage loan to Regions Mortgage (formerly Real Estate Financing, Inc.) recorded in Instrument #1994-17360, in the Probate Office of Shelby County, Alabama.) in the amount of \$137,200.00 said loan secured by a mortgage which encumbers the above described real Property:

WHEREAS, Regions Mortgage, Inc. as a condition for making a new mortgage loan, requires Mortgagee to subordinate the lien of its mortgage to the lien of the new Regions Mortgage, Inc. and mortgagee has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of the mutual advantages and benefits accruing to the parties hereto, and in further consideration of the sum of TEN DOLLARS in hand paid by Regions Mortgage, Inc. to Mortgagee, the receipt and sufficiency of which is hereby acknowledged, Mortgagee does hereby covenant, consent and agree to and with Regions Mortgage, Inc., that the lien of Regions Bank, shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of Regions Mortgage, Inc., which was granted by George G. Harker, III and wife, Diane G. Harker to refinance the mortgage recorded in Instrument 1994-17360, in the Probate Office of Shelby County, Alabama, which encumbers the above described property provided, however that this subordination is limited to the amount of 137,200.00.

Inst # 1998-32771

08/24/1998-32771
10:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 11.00

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

Signed, sealed and delivered
in the presence of:

Obera Curran

REGIONS BANK

By Jimmie M. Black
Jimmie M. Black
Vice President

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Jimmie M. Black, whose name as Vice President of Regions Bank, a corporation, is signed to the foregoing subordination agreement and who is personally known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this 22nd day of July 1998.

Martha B. McBean
Notary Public

My Commission Expires: MY COMMISSION EXPIRES MARCH 6, 2001

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