

SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this *21st* day of October 1998 by Regions Bank (formerly First Alabama Bank) (hereinafter referred to as the "Mortgagee").

"WITNESSETH"

WHEREAS, Mortgagee is the owner and holder of that certain mortgage from Benjamin L. Wirt and Wife, Susan R. Wirt (with a maximum line of \$57,000.00 available to draw being amended and reduced to \$16,200.00) recorded in Instrument 1997/06403 in the Probate Office of Shelby County, Alabama, being more particularly described as follows:

Lot 20, according to the Survey of Butte Woods Ranch Addition to Altadena Valley, as recorded in Map Book 5, page 1, in the Probate Office of Shelby County, Alabama.

WHEREAS, Regions Mortgage, Inc. is making a mortgage loan to Benjamin L. Wirt and wife, Susan R. Wirt (to refinance the mortgage loan to Regions Mortgage, Inc. (formerly Real Estate Financing, Inc.) recorded in Instrument #1992-21651, in the Probate Office of Shelby County, Alabama.) in the amount of \$129,600.00 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 Benjamin L. Wirt and wife, Susan R. Wirt to refinance the mortgage recorded in Instrument 1992/21651, 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 \$129,600.00.

Inst # 1998-44159

11/09/1998-44159
09:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

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

Signed, sealed and delivered
in the presence of:

Deborah When

REGIONS BANK

BY:

Helga M. Tuggle
Helga M. Tuggle
Branch Manager

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Helga M. Tuggle, whose name as Branch Manager 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 21st day of October 1998.

Rosalind D. Coleman
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: AUG. 24, 2002

My Commission Expires: _____

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SHELBY COUNTY JUDGE OF PROBATE
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