

SUBORDINATION AGREEMENT

The undersigned, Regions Bank, Inc. the holder and owner of a Mortgage made by Dewayne Spivey Aka E. Dewayne Spivey and Catherine B. Spivey, man and wife (hereinafter designated as the "Borrower"), recorded in Inst. # 1999-403300 on September 28th, 1999, in the Probate Office of Shelby County, Alabama.

The said Borrower has made a loan in the sum of \$115600.00 secured by a mortgage conveying said property to Regions Mortgage, Inc. recorded in Inst. # 1999-40651 on September 29th, 1999, in the Probate Office of Shelby County, Alabama.

THEREFORE, in consideration of ONE DOLLAR (\$1.00) in hand paid by the said Borrower to the undersigned, and in consideration of the consummation of said loan in reliance upon this instrument, Regions Bank, Inc. hereby subordinates all right, title, or interest under the mortgage above set forth, or otherwise, in or to the property therein described, as against said loan to Regions Mortgage, Inc. so that the Mortgage executed by the said Borrower to the Regions Mortgage, Inc. shall convey title to said property superior to the mortgage of Regions Bank, Inc. and superior to the indebtedness thereby secured. This Subordination Agreement shall be binding upon the heirs and assigns of Regions Bank, Inc. and shall operate to the benefit of the grantee, Regions Mortgage, Inc., the successors and assigns of said grantee, and of any purchaser at any foreclosure sale thereunder, and shall apply with like force and effect to any renewal thereof.

The mortgage now held by Regions Bank, Inc. shall remain otherwise in full force and effect, the subordination herein provided being limited in application to the proposed loan herein set forth, or any renewal thereof.

05/24/2000-17056
11:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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WITNESS the hand and seal of the undersigned, this the

15th day of April, 2000.

Regions Bank, Inc.

BY: Oneal Evans

Its:

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned Notary Public, in and for said State and County, hereby certify that ONEAL EVANS whose name as OFFICER of Regions Bank, Inc., a corporation, is signed to the foregoing Subordination, and who is known to me, acknowledged before me on this day that, being informed of the contents of the subordination, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Regions Bank, Inc.

Given under my hand and official seal this the 15th day of April, 2000.

Karen Alexander
NOTARY PUBLIC

My Commission Expires: 12-15-2001

Inst # 2000-17056

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05/24/2000-17056
11:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
NOTARY PUBLIC 11:08