

**GENERAL SUBORDINATION AGREEMENT**

WHEREAS, Paul R. Wells and wife, Amy S. Wells (hereinafter referred to as the "Borrower", whether one or more) has applied to Regions Mortgage, Inc. its successors and/or assigns, for a loan in the amount of \$209,000.00, to be secured by a mortgage on the property described as follows:

Lot 552, according to the Survey of Eagle Point 5<sup>th</sup> Sector, as Recorded in Map Book 18, Page 138 in the Probate Office of 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 Regions Mortgage, Inc.; and

WHEREAS, said Regions Mortgage 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 Regions Mortgage, Inc.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said Regions Mortgage, Inc. , 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 Regions Mortgage, Inc., 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 dated November 22, 2000 and recorded in Inst. No. 2000-41894 in the amount of \$20,000.00, including, without limitation, any lien which the undersigned has on said property.

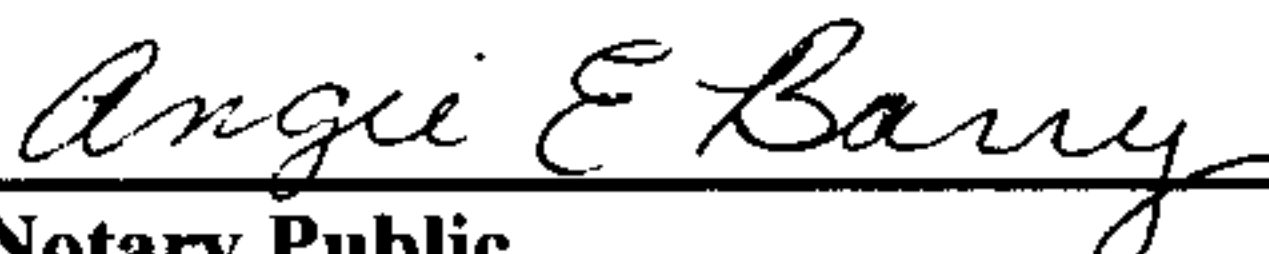
IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this 23<sup>rd</sup> day of May, 2001.

Regions Bank

By:   
Jody Wigley- Branch Manager  
Assistant Vice President

STATE OF ALABAMA  
COUNTY OF SHELBY

I the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Jody Wigley whose name as Branch Manager-Assistant Vice President of REGIONS BANK, 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 instrument, he as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and with official seal this the 23<sup>rd</sup> of May, 2001.

  
Notary Public

My Commission Expires:   
JUN 22 2002

Inst # 2001-22045

05/31/2001-22045

11:45 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE  
001 CJ1 11.00