

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, Bryan Shanahan and wife, Michele Shanahan (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 \$179,900.00, to be secured by a mortgage on the property described as follows:

Estate 12, according to the survey of High Chaparral, First Sector, as recorded in Map Book 12, Page 57, in the Probate Office of Shelby County, Alabama.
Situated in Shelby County, Alabama.

WHEREAS, Region 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, Inc. 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 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 recorded in Instrument #1999-47832, 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 19th day of October, 2001.

Regions Bank

John M. Bentley

By: *John M. Bentley*

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 John M. Bentley, 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 19th day of October, 2001.

Leado Wendham
Notary Public

My commission expires:

MY COMMISSION EXPIRES AUGUST 12, 2005

Inst # 2001-46029

10/24/2001-46029
03:08 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 CH 11.00