

**SUBORDINATION AGREEMENT**

**THIS SUBORDINATION OF MORTGAGE** executed this \_\_\_\_\_ day of \_\_\_\_\_  
October, 2001 by Regions Bank (hereinafter referred to as the "Mortgagee").

Inst # 2001-54888

12/14/2001-54888  
09:14 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
14.00  
002 CH**"WITNESSETH"**

**WHEREAS**, Mortgagee is the owner and holder of that certain Mortgage from Fred Lamar Zuiderhoak and wife Sandy C. Zuiderhoak to Regions Bank (with a Maximum line of \$30,000.00 Available to draw) recorded in Instrument No. 2001-13517 in the Probate Office of Shelby County, Alabama more particularly described as follows:

**Lot 75, according to the survey of High Hampton, Sector 2, as recorded in Map Book 22, Page 7, in the Probate Office of Shelby County, Alabama.**

**AND WHEREAS**, Regions Mortgage, Inc. is making a mortgage loan to Fred Lamar Zuiderhoak and wife, Sandy C. Zuiderhoak (to refinance the original first mortgage loan to Regions Bank recorded in Instrument No. 2000-24628. Assigned to Regions Mortgage, Inc. as recorded in Instrument No. 2001-36075. Modification recorded in Instrument No. 2001-31059 in the Probate Office of Shelby County, Alabama) in the amount of \$197,500.00 said loan secured by a mortgage which encumbers the above described 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 an 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 Fred Lamar Zuiderhoak and wife, Sandy C. Zuiderhoak, to refinance the original first mortgage recorded in Instrument No. 2000-24628. Assigned to Regions Mortgage, Inc. as recorded in Instrument No. 2001-36075. Modification recorded in Instrument No. 2001-31059 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 \$197,500.00.

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

Signed, sealed and delivered  
in the presence of:

REGIONS BANK

Stephen Limer

BY: Kimberly P. Braden  
Kimberly P. Braden  
Vice President

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said state, hereby certify that Kimberly P. Braden as Vice President, 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, she as such officer and with full authority, executed the same voluntarily.

Given under my hand and official seal this 29<sup>th</sup> day of October, 2001.

Rebecca H. Bryan  
Notary Public

Commission Expires 11-13-01

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