

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, B. B. White (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 \$49,000.00, to be secured by a mortgage on the property described as follows:

Commence at the NE corner of the SE 1/4 of SW 1/4 of Section 24, Township 21 South, Range 1 West; thence run West along the North line of said 1/4-1/4 section 595.3 feet to the point of beginning of the land herein described; thence turn a 90 degree angle to the left and run 215.0 feet; thence run West and parallel with the North line of said 1/4-1/4 section 202.7 feet; thence turn a 90 degree angle to the right and run 215.0 feet to the North line of said 1/4-1/4 section; thence run East along the North line of said 1/4-1/4 section 202.7 feet to the point of beginning.

EXCEPT that property sold to Frank C. Ellis and wife, Christine Moody Ellis as described in Deed Book 231, Page 367 in Probate Office.

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, 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 #1999-16753, dated April 6, 1999, 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 21 day of December, 2001.

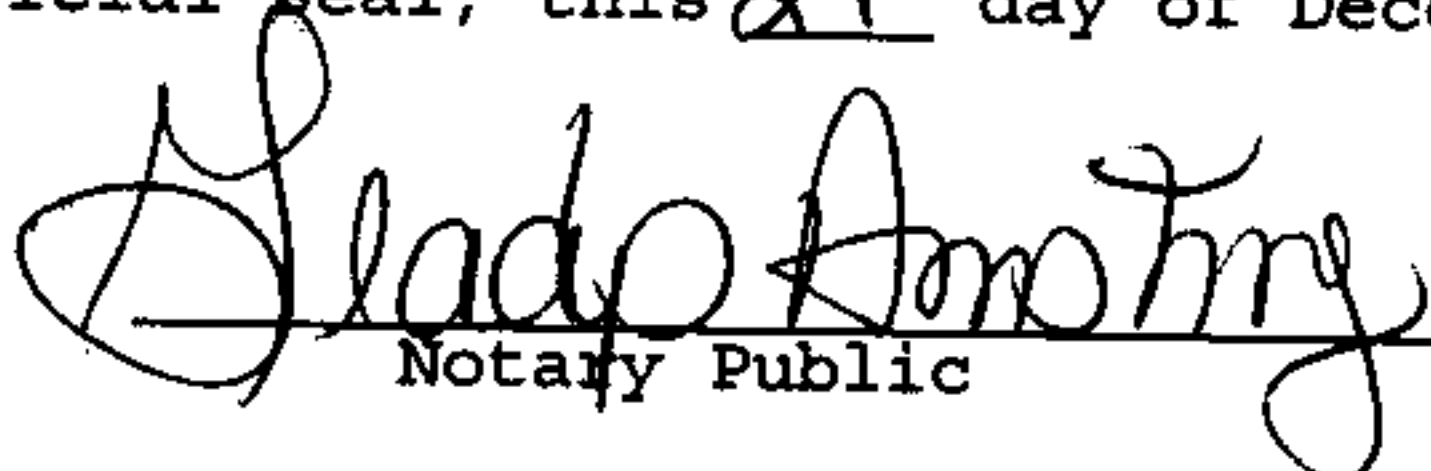
Regions Bank


by: Billy Jones, 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 Billy Jones, 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 21 day of December, 2001.


Notary Public

My commission expires:

MY COMMISSION EXPIRES AUGUST 12, 2005

Inst # 2001-56912
12/27/2001-56912
11:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MSB 11.00

MTA