

SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this 4th day of February, 2002 by Regions Bank (hereinafter referred to as the "Mortgagee").

"WITNESSETH"

WHEREAS, Mortgagee is the owner and holder of that certain Mortgage from Michael T. Blanton and Nancy C. Blanton to Regions Bank (with a Maximum line of \$12,000.00) recorded in Book 1999 and Page 37702, in the Probate Office of Shelby County, Alabama, more particularly described as follows:

Lot 1123, according to the Survey of Riverchase Country Club, 18th Addition, as recorded in Map Book 9, Page 86, In the Probate Office of Shelby County, Alabama.

AND WHEREAS, Wells Fargo is making a mortgage loan to Michael T. Blanton and Nancy C. Blanton (to refinance the original first mortgage loan to AmSouth Mortgage Company, Inc. recorded in Book 1992 and Page 18722 and assigned to GE Capital Mortgage Services, Inc. recorded in Book 1995 and Page 28797 in the Probate Office of Shelby County, Alabama) in the amount of \$80,000.00 said loan secured by a mortgage which encumbers the above described property.

WHEREAS, Wells Fargo, as a condition for making a new mortgage loan, requires Mortgagee to subordinate the lien of its mortgage to the lien of the new Wells Fargo mortgage 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 Wells Fargo to mortgagee, the receipt and sufficiency of which is hereby acknowledged, Mortgagee does hereby covenant, consent and agree to and with Wells Fargo, 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 Wells Fargo which was granted by Michael T. Blanton and Nancy C. Blanton, to refinance the original first mortgage recorded in Book 1992 and Page 18722 and assigned to GE Capital Mortgage Services, Inc. recorded in Book 1995 and Page 28797 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 \$80,000.00.

Inst # 2002-14244

**03/27/2002-14244
08:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00**

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

Signed, sealed and delivered
in the presence of:

REGIONS BANK

Brandy Taylor

BY: Kim Braden
Kim Braden
Branch Manager

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said state, hereby certify that Kim Braden, Branch Manager, Galleria Branch, 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 2nd day of February, 2002.

Rebecca H. Brown
Notary Public
Commission Expires 02-20-02

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