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20020812000378920 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
08/12/2002 09:16:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this 29th day of October, 2001 by Regions Bank (hereinafter referred to as the "Mortgagee").

"WITNESSETH"

WHEREAS, Mortgagee is the owner and holder of that certain Mortgage from Randal W. Grill and Cathy M. Grill to Regions Bank (with a Maximum line of \$50,000.00 available to draw) recorded in Inst. No. 2000/20254 in the Probate Office of Shelby County, Alabama, more particularly described as follows:

A parcel of land situated in the Northwest ¼ of the Southwest ¼ of Section 15, Township 21 South, Range 3 West, described as follows: Commence at the Northwest corner of the Northwest ¼ of the Southwest ¼ of Section 16, go south 01 degrees 40 minutes 52 seconds East along the West boundary of said ¼ - ¼ Section for 91.12 feet to the Westerly boundary of Big Oak Drive and the point of beginning; thence continue along previous course for 699.58 feet; thence North 52 degrees 29 minutes 04 seconds East for 463.70 feet to the Westerly boundary of Big Oak Drive; thence North 42 degrees 58 minutes 00 seconds West along said boundary for 369.82 feet to the point of beginning; being situated in Shelby County Alabama.

AND WHEREAS, First Federal Bank, FSB is making a mortgage loan to Randal W. Grill and Cathy M. Grill (to refinance the original first mortgage loan to First Federal Bank recorded in Instrument No. 1997/27393, in the Probate Office of Shelby County, Alabama) in the amount of \$144,100.00 said loan secured by a mortgage which encumbers the above described property.

WHEREAS, First Federal Bank, FSB, as a condition for making a new mortgage loan, requires Mortgagee to subordinate the lien of its mortgage to the lien of the new First Federal Bank, FSB 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 First Federal Bank, FSB to mortgagee, the receipt and sufficiency of which is hereby acknowledged, Mortgagee does hereby covenant, consent and agree to and with First Federal Bank, FSB, 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 First Federal Bank, FSB which was granted by Randal W. Grill and Cathy M. Grill, to refinance the original first mortgage recorded in Instrument No. 1997/27393 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 \$144,100.00.

PADEN & PADEN
5 RIVERCHASE RIDGE
SUITE 100
BIRMINGHAM, AL 35244
205-987-7210

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

Signed, sealed and delivered
in the presence of:

Sharon W. Buxton

REGIONS BANK

BY: Roseann Rawlins

Roseann Rawlins
Vice President

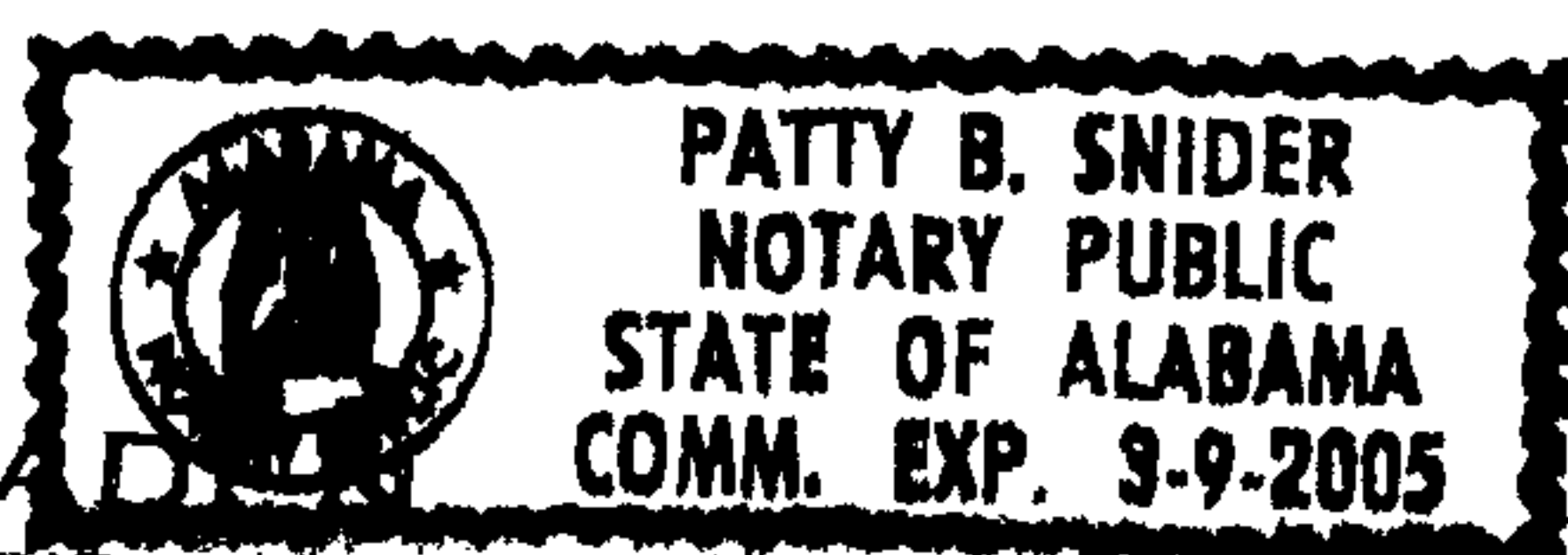
STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said state,
hereby certify that Roseann Rawlins, Vice President, Vestavia Office, 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 29th day of October,
2001.

Patty B. Snider
Notary Public
Commission Expires 3-9-05



PADEN & PADEN
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SUITE 100
BIRMINGHAM, AL 35244
205-287-7210