


SUBORDINATION AGREEMENT

STATE OF ALABAMA

JEFFERSON COUNTY

CORRECTIVE SUBORDINATION
AGREEMENT

20020904000422340 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
09/04/2002 12:43:00 FILED/CERTIFIED


20021023000522510 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
10/23/2002 10:51:00 FILED/CERTIFIED

WHEREAS, Ronald E. Criss and wife, Christina Criss,
(hereinafter referred to as the "Borrower"), has applied to First Federal
Bank (the "Bank") for a loan of money to be secured by a mortgage on the
property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which
would in the absence of this Agreement be superior to the mortgage to be
executed by the Borrower to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan
to the Borrower unless the undersigned subordinate their lien in said property
to the mortgage to be executed by the Borrower to the Bank.

NOW THEREFORE, in consideration of the premises and other
good and valuable consideration, and in order to induce the Bank to make
the requested loan to the Borrower, the undersigned hereby agrees as follows:

The undersigned hereby subordinate to the mortgage to be
executed by the Borrower to the Bank all right, title and interest at law
or equity of the undersigned in and to the following described property
situated in Shelby County, Alabama, to-wit:

Lot 13, according to the Survey of Cheshire Subdivision as recorded in
Map Book 16, Page 93 in the Probate Office of Shelby County, Alabama.

including, without limitation, that certain mortgage recorded in 200209
04000422330, Probate Office of Shelby County, Alabama.

20020904000422340 Pg 2/2 14.00
Shelby Cnty Judge of Probate, AL
09/04/2002 12:43:00 FILED/CERTIFIED

IN WITNESS WHEREOF the undersigned Regions Bank has caused
its Business Dev. Officer to execute this Subordination Agreement, with
full authority for and on behalf of said Regions Bank, this 23rd day
of August, 2002.

20021023000522510 Pg 2/2 14.00
Shelby Cnty Judge of Probate, AL
10/23/2002 10:51:00 FILED/CERTIFIED

Regions Bank

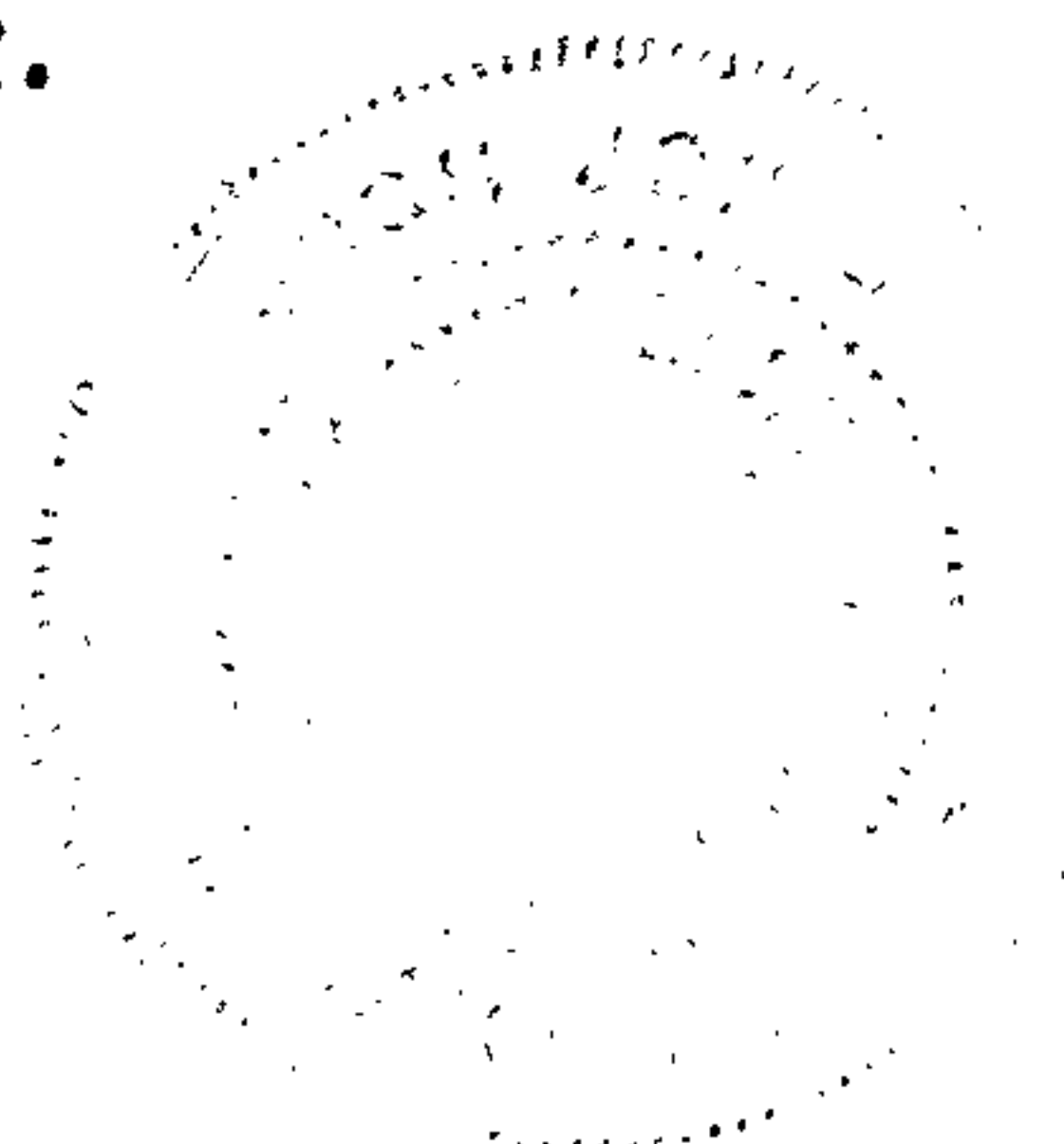
BY: 
Its Business Development Officer


STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for
said County, in said State, hereby certify that Evelyn B. Phillips
whose name as Business Dev. Officer 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 for and as the act
of said corporation on the day the same bears date.

Given under my hand and official seal this 23rd day of
August, 2002.




Notary Public