

SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this 15th day of November, 2002 by Regions Bank (hereinafter referred to as the "Mortgagee").

"WITNESSETH"

WHEREAS, Mortgagee is the owner and holder of that certain Mortgage from Ralph E. Cash and wife, Augusta W. Cash to Regions Bank (with a Maximum line of \$190,000.00 available to draw being amended and decreased to \$115,000.00) recorded in Instrument No. 115-46; amended in Instrument No. 1997-13983 and further amended in Instrument No. 2002-09789; subordinated in Instrument No. 1997-13984 in the Probate Office of Shelby County, Alabama more particularly described as follows:

See attached Exhibit "A"

AND WHEREAS, SunTrust Mortgage, Inc. is making a mortgage loan to Ralph E. Cash and wife, Augusta W. Cash (to refinance the original first mortgage loan to First Federal of Alabama, FSB, as recorded in Instrument No. 1992-30095 in the Probate Office of Shelby County, Alabama) in the amount of \$95,000.00 said loan secured by a mortgage which encumbers the above described property.

WHEREAS, SunTrust 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 SunTrust Mortgage, Inc. and Mortgagee has agreed to do so.

NOW, THEREFORE, for and 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 SunTrust Mortgage, Inc. to mortgagee, the receipt and sufficiency of which is hereby acknowledged, Mortgagee does hereby covenant, consent and agree to and with SunTrust 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 SunTrust Mortgage, Inc. which was granted by Ralph E. Cash and wife, Augusta W. Cash, to refinance the original first mortgage recorded in Instrument No. 1992-30095 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 \$95,000.00.

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

REGIONS BANK

Signed, sealed and delivered
In the presence of:

BY: Maclin F. Smith, III
Maclin F. Smith, III
President

[Signature]

**STATE OF ALABAMA
JEFFERSON COUNTY**

I, the undersigned, a Notary Public in and for said County in said state, hereby certify that Maclin F. Smith, III as 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, he as such officer and with full authority, executed the same voluntarily.

Given under my hand and official seal this 15th day of November, 2002.


Notary Public

My Commission Expires MY COMMISSION EXPIRES MAY 27, 2003

EXHIBIT "A"

All of Lot 24-A and a part of Lot 25-A, Resurvey of Lots 24 and 25, Third Addition Riverchase Country Club Residential Subdivision as recorded in the Office of the Judge of Probate Shelby County, Alabama, in Map Volume 7, Page 146; said part of Lot 25-A being more particularly described as follows: From the most northerly corner of said Lot 24-A (being a common corner with Lot 25-A), run in a southeasterly direction along the common line between Lots 24-A and 25-A for a distance of 57.33 feet to the point of beginning, thence turn an angle to the left of 3 degrees 49 minutes and run in an easterly direction for a distance of 35.05 feet; thence turn an angle to the right of 6 degrees 59 minutes 30 seconds and run in a southeasterly direction for a distance of 42.05 feet, thence turn an angle to the left of 9 degrees 12 minutes 08 seconds and run in an easterly direction for a distance of 42.22 feet, thence turn an angle to the left of 35 degrees 55 minutes 46 seconds and run in a northeasterly direction for a distance of 60.74 feet; thence turn an angle to the right of 15 degrees 00 minutes 45 seconds and run in an easterly direction for a distance of 51.61 feet, more or less, to the most easterly corner of Lot 25-A, thence turn an angle to the right and run in an southwesterly direction along the common line of said Lots 24-A and 25-A for a distance of 117.22 feet to a common corner of said Lots 24-A and 25-A, thence turn an angle to the right and run in a northwesterly direction along the common line of said Lots 24-A and 25-A for a distance of 114.95 feet, more or less, to the point of beginning.