

SUBORDINATION AGREEMENT

THIS SUBORDINATION OF MORTGAGE executed this 26th day of ~~December~~, 2002 by Regions Bank (hereinafter referred to as the "Mortgagee").
November

WHEREAS, Mortgagee is the owner and holder of that certain Mortgage from Stacy G. Alliston and wife, Pennie E. Alliston to Regions Bank (with a maximum line of \$72,600.00, available to draw) recorded in Volume 2000, page 0663 in the Probate Office of Shelby County, Alabama, more particularly described as follows:

Lot 305, according to the Survey of Forest Parks 3rd Sector, as Recorded in Map Book 22, at page 151, and Instruments No. 1997-025447, in the Probate Office of Shelby County, Alabama.

AND WHEREAS, Interfirst a Division of ABN Amro Mortgage Group, its successors and/or assigns is making a mortgage loan to Stacy G. Alliston (to refinance the original first mortgage loan to Roslyn National Mortgage Corp., and recorded in Volume 1999, page 27438. Assigned: VNB Mortgage Services, Inc., Volume 2000, page 14863 in the Probate Office of Shelby County, Alabama) in the amount of \$196,000.00 said loan secured by a mortgage which encumbers the above described property.

WHEREAS, Interfirst a Division of ABN Amro Mortgage Group, its Successors and/or assigns, as a condition for making a new mortgage loan, requires Mortgagee to subordinate the lien of its mortgage to the lien of the new Interfirst a Division of ABN Amro Mortgage Group, its Successors and/or assigns 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 Interfirst a Division of ABN Amro Mortgage Group, its Successors and/or assigns to mortgagee, the receipt and sufficiency of which is hereby acknowledged, Mortgagee does hereby covenant, consent and agree to and with Interfirst a Division of ABN Amro Mortgage Group, its Successors and/or assigns, 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 Interfirst a Division of ABN Amro Mortgage Group, its Successors and/or assigns which was granted by Stacy G. Alliston, to refinance the original first mortgage recorded in Volume 1999, page 27438. Assigned: VNB Mortgage Services, Inc., Volume 2000, page 14863 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 \$196,000.00.

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

Signed, sealed and delivered
in the presence of:

REGIONS BANK

Denise G. Gosdin

BY:

Charles L. Watkins

Charles L. Watkins
Senior Vice President

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said state, hereby certify that Charles L. Watkins, Senior Vice 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 26th day of November, 2002.

[Signature]
Notary Public

Commission Expires 2-2-2003