



20030224000111230 Pg 1/3 17.00  
Shelby Cnty Judge of Probate,AL  
02/24/2003 08:58:00 FILED/CERTIFIED

STATE OF ALABAMA )

JEFFERSON COUNTY )

## SUBORDINATION AGREEMENT

WHEREAS, Randy A. Dempsey and Lisa Dempsey

did execute and deliver to Regions Bank

a certain mortgage recorded in Real Volume 2001, page 36371 in the Office of the Judge of Probate of Shelby County, Alabama,

covering the real property therein and hereinafter described and  
whereas the undersigned Regions Bank is desirous of

subordinating said mortgage and making same second, subservient,  
subject and inferior to the lien of the mortgage to

Regions Mortgage, Inc., recorded in Instrument number  
 in the Office of the Judge of Probate

of Jefferson County, Alabama, being in the amount of \$ 238,000.00  
executed by the said Randy A. Dempsey and wife, Lisa Dempsey on the  
property described as:

See attached Exhibit "A" for legal description.

and as a further inducement for Regions Mortgage, Inc.

to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said Regions Mortgage, Inc. the receipt whereof being hereby acknowledged, the undersigned Regions Bank does, by these presents, make, declare and confirm that the said mortgage above specifically described and indentified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above mortgage to Regions Mortgage, Inc. in all things and in all respects without reservation.

Thomas Foster

IN WITNESS WHEREOF, Regions Bank

has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

REGIONS BANK

By: *Dale A. Swanson* VP

STATE OF ALABAMA )

JEFFERSON COUNTY )

I, the undersigned authority, a Notary Public in and for said County and in said State, hereby certify that Dale A. Swanson whose name as Vice President of Regions Bank, a corporation, 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/she as such officer and with authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 10th day of February, 2003 .

*Diane B. Dial*  
NOTARY PUBLIC

My Commission Expires: MY COMMISSION EXPIRES MAY 30, 2005

## Exhibit "A"

**Lot 148, according to the Survey of Highland Lakes, 1" Sector, an Eddleman Community, as recorded in Map Book 18, Page 37 A, B, C, D, E, F, & G, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.**

**Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111, in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 1" Sector, recorded as Instrument #1994-07112, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").**