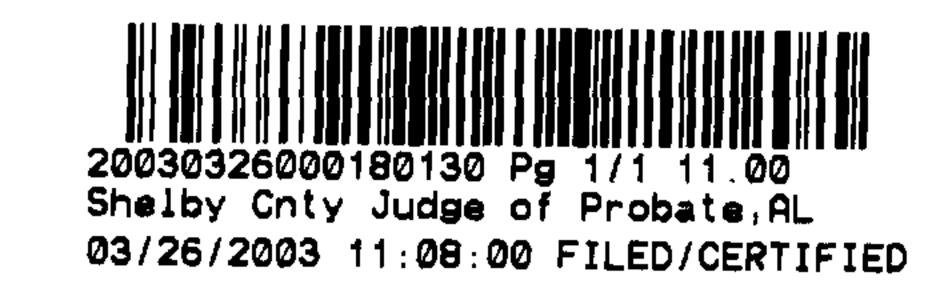
PLEASE RETURN TO: MOSS & CONDON, LLC 300 UNION HILL DRIVE, SUITE 200 BIRMINGHAM, AL 35209



SUBORDINATION AGREEMENT

This Subordination of Mortgage is executed this 17th day of March, 2003 by Regions Bank.

WITNESSETH

WHEREAS, Regions Bank is the owner and holder of that certain mortgage from Charles E. Woodrow, III and his wife Linda B. Woodrow recorded in Instrument 2000/12463 and subordination agreement filed therewith in Instrument 2001-52911 in the Probate Office of Shelby, Alabama, said property being more particularly described as follows:

> Lot 36, according to the Survey of High Chaparral, Sector B, as recorded in Map Book 16, page 69, in the Probate Office of Shelby County, Alabama.

WHEREAS, Regions Mortgage, Inc. is making a mortgage loan to Charles E. Woodrow, III and his wife Linda B. Woodrow in the amount of Two Hundred Seventy Five Thousand and 00/100 Dollars (\$275,000.00) said loan secured by a mortgage which encumbers the above described real property.

WHEREAS, Regions Mortgage, Inc. as a condition for making a 1st mortgage loan. requires Regions Bank to subordinate the lien of its mortgage to the lien of Regions Mortgage, Inc. and Regions Bank has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto and in further consideration of the sum of Ten and 00/100 Dollars (\$10.00) in hand paid by Regions Mortgage, Inc. to Regions Bank, the receipt and sufficiency of which is hereby acknowledged, Regions Bank does hereby covenant, consent and agree to and with Regions 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 Regions. Mortgage, Inc. which encumbers the above described property provided, however, that the subordination is limited to the amount of Fifty Thousand Four Hundred and 00/100 Dollars (\$50,400,00).

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

above,

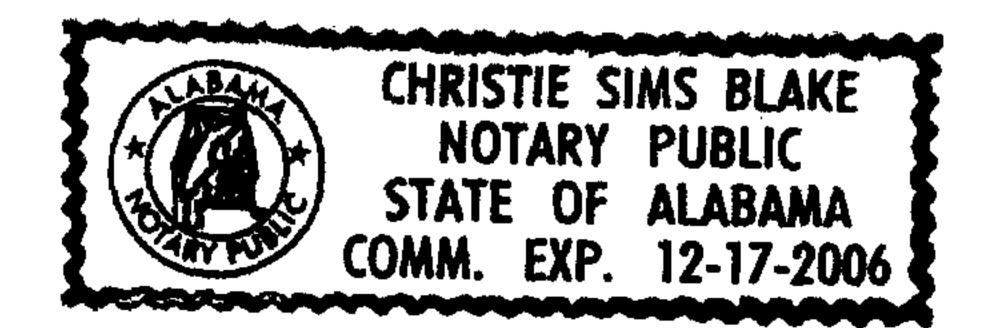
Signed, sealed and delivered in the presence of:

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Rose Ann Rawlaswhose name as Vice President of Regions Bank., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the content of said instrument, 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 data.

Given under my hand and official seal this 17 day of March, 2003.



Notary Public:

My commission expires: 12-17-2066

REGIONS BANK