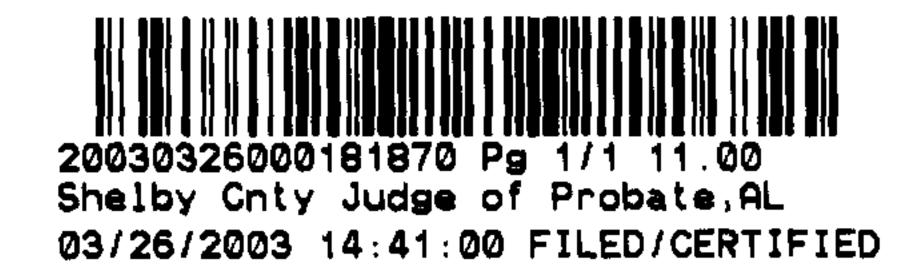
STATE OF ALABAMA) COUNTY OF SHELBY)



DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT CERTAIN MORTGAGE, FROM PETER HEINKE and wife, DEBRA MCGEE HEINKE, to REGIONS BANK, WITH A MAXIMUM AMOUNT OF \$ 30,000.00 , HELD BY THE UNDERSIGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NO. 20020802000362300, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, SHALL BE AND IS DECLARED TO BE SECOND AND SUBORDINATE TO THE FOLLOWING DESCRIBED FIRST MORTGAGE:

SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Lot 90, according to the Survey of Greystone, 5th Sector, Phase I, as recorded in Map Book 17, Page 72 A, B & C, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

REGIONS BANK

ITS Branch Manager Consumer Ionn Officer

STATE OF ALABAMA)
SHELBY COUNTY)

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT

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 CONTENTS OF THE INSTRUMENT, HE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID BANK

GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS THE 18 DAY OF MARCH, 2003.

MY COMMISSION EXPIRES:

This instrument prepared by: Clayton T. Sweeney, Attorney at Law 2700 Highway 280 East, Suite 160 Birmingham, AL 35223 NOTARY PUBLIC STATE OF ALABAMA COMM. EXP. 7-13-2005