

STATE OF ALABAMA  
COUNTY OF SHELBY

**SUBORDINATION AGREEMENT**

WHEREAS, **Janice M. Baker**, (hereinafter referred to as "Borrower"), has applied to **Trustmark National Bank** (hereinafter referred to as "Bank") for a loan of money in the amount of \$66,808.00 to be secured by a mortgage on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this Agreement be superior to the mortgage to be executed by the Borrowers to the Bank; and

WHEREAS, the Bank is unwilling to make the requested loan to the Borrowers unless the undersigned subordinate their lien on said property to the mortgage to be executed by the Borrowers to the Bank.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Bank to make the requested loan to the Borrowers, the undersigned hereby agree as follows:

The undersigned hereby subordinates to the mortgage to be executed by the Borrowers to the Bank all right, title and interest at law or equity of the undersigned in and to the following described property situated in Jefferson County, Alabama, to-wit:

See attached Exhibit "A" incorporated herein for all purposes.

including without limitation, that certain mortgage recorded in Mortgage Book \_\_\_\_\_, Page \_\_\_\_\_ in the Probate Office of Jefferson County, Alabama. Said mortgage is in the amount of \$ 11,000<sup>00</sup>.

IN WITNESS WHEREOF, **Regions Bank** has caused its Branch Mgr to execute this Subordination Agreement with full authority for and on behalf of **Regions Bank** on the 14<sup>th</sup> day of MARCH, 2003.

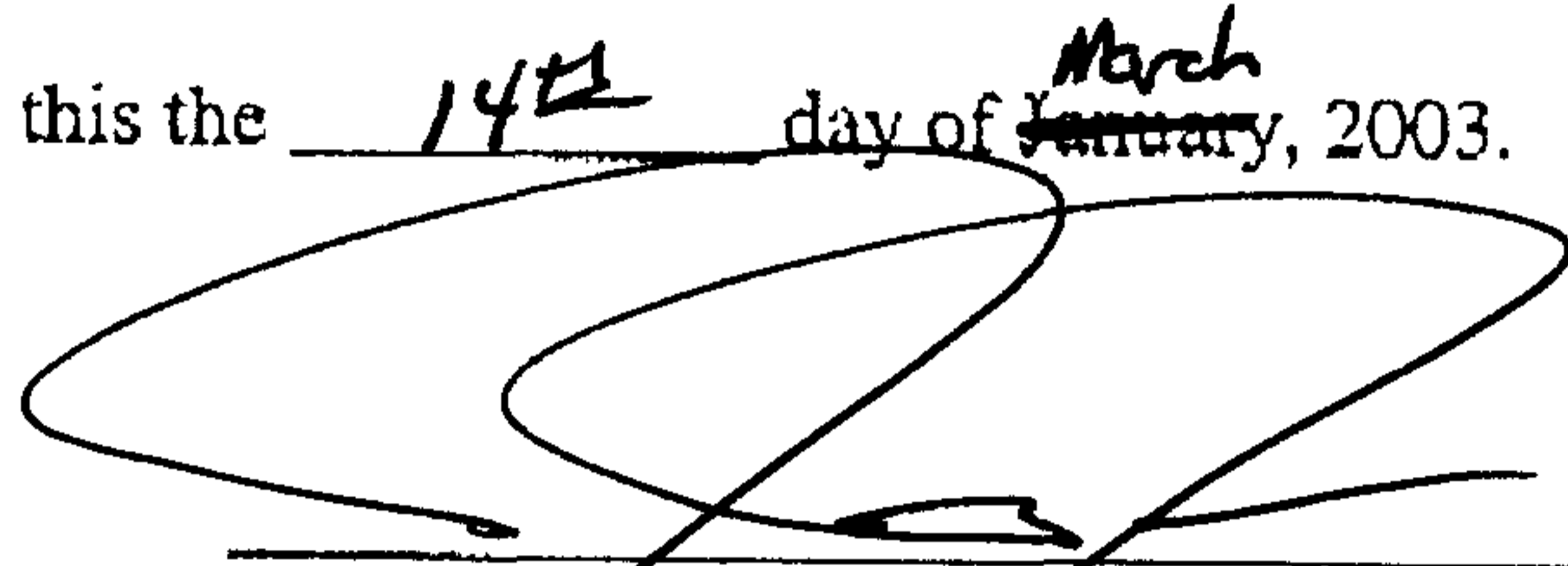
**REGIONS BANK**

BY: [Signature]  
Its: Branch Mgr

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for said county in said State, certify that Jody Wigley whose name as Branch Mgr for Regions Bank 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 full authority, executed the same voluntarily for and as the act of Regions Bank on the day the same bears date.

Given under my hand and official seal this the 14<sup>th</sup> day of March, 2003.



Notary Public  
My Commission Expires: 3/12/06

EXHIBIT A

Lot 22, according to the Survey of Cahaba Manor Townhomes, Second Addition, as recorded in Map Book 7, Page 62 in the Probate Office of Shelby County, Alabama.