20030422000247430 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 04/22/2003 13:33:00 FILED/CERTIFIED

STATE OF ALABAMA SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, Charles W. Blankenship and wife, Judy L. Blankenship (hereinafter referred to as the "Borrower, whether one or more) has applied to Regions Mortgage, Inc., its successors and/or assigns, for a loan in the amount of \$84,100.00, to be secured by a mortgage on the property described as follows:

Commence at the SE corner of Section 33, Township 21 South, Range 1 East; thence North 1 degrees 20 minutes West a distance of 2612.80 feet to a point; thence North 83 degrees 02 minutes West a distance of 481.00 feet to a point on the North right of way line of the old Fort Williams Ferry Road, said point being PT Sta 53+47.6 on said Road; thence North 87 degrees 34 minutes West a distance of 1075.91 feet to the point of beginning; thence continue Northwesterly along said right of way line a distance of 298.98 feet to a point; thence turn an angle of 90 degrees 30 minutes to the right a distance of 150.00 feet to a point; thence turn an angle of 89 degrees 30 minutes a distance of 296.36 feet to a point; thence turn an angle of 89 degrees 30 minutes a distance of 150.00 feet to the point of beginning. Said land being situated in the SW 1/4 of NE 1/4 of Section 33, Township 21 South, Range 1 East, Shelby County, Alabama.

WHEREAS, Regions Bank has a lien or other interest in said property, which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to said Regions Mortgage, Inc., and

WHEREAS, said Regions Mortgage, Inc. is unwilling to make the requested loan to the Borrower unless the lien or other interest in said property is subordinated to the mortgage to be executed by the Borrower to said Regions Mortgage, Inc.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said Regions Mortgage, Inc., to make the requested loan to the Borrower, the undersigned, Regions Bank, hereby agrees as follows:

Regions Bank hereby subordinates to the mortgage to be executed by the Borrower to Regions Mortgage, Inc., its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in Shelby County, Alabama, to-wit:

All rights under that certain mortgage recorded in Instrument #2001-50945, dated 7th day of November, 2001, on the above described property, which is recorded in the Probate Office of Shelby County, Alabama.

including, without limitation, any lien which the undersigned has on said property.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal, this 10^{-1} day of April, 2003.

Regions Bank

by: Billy R. Jones, its Vice - President

Notary Public

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Billy R. Jones, whose name as _______ of 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, as such officer and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this $|\mathcal{U}|$ day of April, 2003.

My commission expires:

MY COMMISSION EXPIRES MAY 2, 2006