R0304-13565w

STATE OF ALABAMA COUNTY OF SHELBY 20030425000253970 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 04/25/2003 09:35:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

Pursuant to the terms of the Mortgage, entered into by and between Regions Bank and David G. Holcomb and Ginger J. Holcomb, dated August 31, 1998 and filed for record at instrument 1998-35086 on September 9, 1998 in the Probate Office of Shelby County, Alabama. Regions Bank does hereby declare said Mortgage filed for record at instrument 1998-35086 to be junior and subordinate to the Mortgage given by David G. Holcomb and Ginger Jones Holcomb to Heritage Bank, its successors and assigns in the amount of Two Hundred Thirty Thousand and No/100 Dollars (\$230,000.00) executed on the 9th day of April, 2003 and filed for record in the Shelby County, Alabama.

Said Mortgage encumbering certain real property described as:

Lot 2-B, according to a Resurvey of Lots 1 and 2 Amended Map Saddle Creek Run (A Private Subdivision), as recorded in Map Book 28, page 147, in the Probate Office of Shelby County, Alabama.

TOGETHER WITH rights in and to the use of a Private Road known as Legacy Drive, as set forth in that certain Lease recorded in Instrument 20020809000376890, in the Probate Office of Shelby County, Alabama.

In Witness Whereof, this Subordination Agreement has been executed on this 9th day of April, 2003.

Regions Benk

By: Accles Toward

Its: State Of ALABAMA

COUNTY OF JEFFERSON

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Macin F. Swith whose name as 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 as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Witness my hand and Notarial Seal at office this ______ day of April, 2003.

Notary Public

My Commission Expires:

MY COMMISSION EXPIRES MAY 27, 2003

This Instrument Prepared by: Jon M. Turner, Jr. Najjar Denaburg, P.C. 2125 Morris Avenue Birmingham, Alabama 35203