

20030509000288570 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
05/09/2003 11:48:00 FILED/CERTIFIED

STATE OF ALABAMA
COUNTY OF SHELBY

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS that Regions Bank, in the amount of \$171900.00 as present legal holder and owner of that certain mortgage recorded, 03/18/03 in Mortgage Book 2595 at Page 366, in the Office of the Judge of Probate of Shelby County, Alabama, and concerning the real property lying and being in Shelby County, Alabama, described as follows, to-wit:

Lot 11, according to the survey of Mountain Oaks, as recorded in Plat Book 10, Page 74, in the office of the Judge of Probate, Shelby County, Alabama; being situated in Shelby County, Alabama.

For and in consideration of the sum of Ten and 00/100 Dollars (\$10.00), and other valuable consideration in hand paid, the receipt of which is hereby acknowledged, has and by these presents does hereby waive the priority of the lien of said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage from Joseph H. Adams and Joan Porter, Mortgagor, in favor of New South Federal Savings Bank, in the amount of \$300000.00, and recorded 05/09, 2003, in Mortgage Book , Page , in the Office of the Judge of Probate of Shelby County, Alabama. * 2603509000288560

IN WITNESS WHEREOF, EVELYN B. PHILLIPS as Business Development Officer of Regions Bank, has caused this instrument to be executed and who is thereunto duly authorized, on this the 19th day of March, 2003.

REGIONS BANK

By: [Signature]
Its: BUSINESS DEVELOPMENT OFFICER

STATE OF ALABAMA
COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that EVELYN B. PHILLIPS, whose name is signed as BUSINESS DEVELOPMENT OFFICER for First American Bank, to the foregoing subordination agreement, and who is known to me, acknowledged before me on this date that, being informed of the contents of said subordination agreement, he/she with full authority executed the same voluntarily on the day the same bears date.

GIVEN under my hand and official seal this the 19th day of March, 2003.

NOTARY PUBLIC

My Commission Expires: 0/12/06