

~~PREPARED BY & RETURN TO:~~  
RAY HUNDLEY  
TRANSCONTINENTAL TITLE CO  
2605 ENTERPRISE RD. E #300  
CLEARWATER, FL 33759  
1-800-225-7897

D99147-T

**SUBORDINATION AGREEMENT**

Now on this day of, April 8, 2003, Regions Bank, acknowledges that it has a Mortgage lien dated on, May 23, 2001, FROM Russell James Hardy and Melanie Adams Hardy, and recorded on June 1, 2001, the document number 20010601000222251. In Shelby County Records, which is a lien on the following described real estate:

See Exhibit "A"

PARCEL #: 144194001011055

and to induce NATIONWIDE ADVANTAGE MORTGAGE COMPANY to take a mortgage on the above described real estate, U.S. Bank hereby agrees that the above described mortgage lien is subordinated and junior to the lien of NATIONWIDE ADVANTAGE MORTGAGE COMPANY evidenced by the real estate mortgage dated MAY 5<sup>TH</sup>, 2003 and filed on the 20<sup>th</sup> day of May, 2003, in document number \_\_\_\_\_ in the office of the ~~COOK COUNTY~~ Shelby COUNTY, recorder.

20030520000312200  
NEW LOAN AMOUNT \$180,000.00

By: [Signature]  
Regions Bank

STATE OF Alabama )  
  )SS.  
COUNTY OF Shelby )

On this \_\_\_\_\_ day of \_\_\_\_\_, 2003, before me, A Notary Public in and for said County, and State personally appeared Judy Wigley and \_\_\_\_\_, to me personally known, who being by me duly sworn, did say that they are the Branch Manager/AVP and \_\_\_\_\_, respectively, of said corporation executing the within and foregoing instrument; that (no seal has been procured by the said) (the seal affixed thereto is the seal of said) corporation; that said instrument was signed (and sealed) on behalf of said corporation by authority of its Board of Directors; and the said \_\_\_\_\_ and \_\_\_\_\_ as such officers acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by them duly executed.

(Notarial Seal)  
My Commission Expires 3/12/06

[Signature]  
Notary Public In And For said County & State

Prepared by:  
  
Ruthanne Korte  
Nationwide Advantage Mortgage  
4546 Corporate Drive  
Suite 100  
West Des Moines, IA 50266

**EXHIBIT "A"**

**LOT 32, ACCORDING TO THE SURVEY OF SILVERLEAF, PHASE 3, AS  
RECORDED IN MAP BOOK 25, PATE 40, IN THE PROBATE OFFICE OF SHELBY  
COUNTY, ALABAMA.**

**BEING THE SAME PROPERTY CONVEYED TO RUSSELL J. HARDY BY DEED  
FROM MICHAEL P. DEMOS, SR. AND WIFE BETH K. DEMOS, RECORDED  
06/01/2001 IN INSTRUMENT NO. 20010650100022211.**