



This instrument was prepared by:
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Ridge Park Building, Suite 4800
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STATE OF ALABAMA

SHELBY COUNTY

SUBORDINATION OF MORTGAGE

THIS SUBORDINATION OF MORTGAGE executed this 15th day of July, 2003, by Regions Bank.

W I T N E S S E T H:

WHEREAS, James M. Lee and Marlene Lee ("Lees") are the owners of the real estate particularly described as follows:

Lot 5, according to the Survey of Meadow Brook Estates First Sector, as recorded in Map Book 7, page 64, in the Probate Office of Shelby County, Alabama.

WHEREAS, Lees heretofore executed a mortgage in favor of Regions Bank, recorded as Instrument #2002-01992, in the Probate Office of Shelby County, Alabama; and

WHEREAS, Lees now desire to obtain a mortgage loan from SouthTrust Mortgage Corporation, in the principal amount of \$140,000.00 and

WHEREAS, SouthTrust Mortgage Corporation is desirous of extending credit to Lees provided that Regions Bank subordinates the lien of the Regions Bank mortgage; and

WHEREAS, in order to induce SouthTrust Mortgage Corporation to make the loan to Lees, Regions Bank is willing and desirous to subordinate the lien of the Regions Bank mortgage to the lien of the mortgage of SouthTrust Mortgage Corporation dated 16th day of July, 2003, executed by Lees, filed for record in the Probate Office of Shelby County, Alabama, as Instrument #20030818000542670

NOW, THEREFORE, for and in consideration of the premises and of Ten and No/100 Dollars (\$10.00) and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned does hereby covenants, stipulates, warrants and agrees as follows:

1. Regions Bank hereby subordinates all its rights, title and interest in and to the lien created by the Regions Bank mortgage to the lien created by the SouthTrust Mortgage Corporation mortgage and other loan documents as defined in the mortgage in favor of SouthTrust Mortgage Corporation, its successors and assigns.

2. Regions Bank hereby warrants and represents that it is the owner of the Regions Bank mortgage and that the Regions Bank note which secures the Regions Bank mortgage has not been prior pledged, encumbered or mortgaged by Regions Bank.

20030818000542680 Pg 2/2 14.00
Shelby Cnty Judge of Probate, AL
08/18/2003 11:06:00 FILED/CERTIFIED

IN WITNESS WHEREOF, this Subordination of Mortgage to be
executed this 15th day of July, 2003.

Regions Bank

By: Ronald B. Roberts
Its: Sr. V. P. ~~Ronald B. Roberts~~

STATE OF ALABAMA

SHELBY COUNTY

I, the undersigned, a Notary Public in and for said county
and state, hereby certify that Ronald B. Roberts, whose name as
Sr. Vice President, of Regions Bank, is signed to the
foregoing Subordination, and who is known to me, acknowledged
before me this day that, being informed of the contents of said
instrument, he as such officer, executed the same voluntarily for
and as the act of said association.

Given under my hand and official seal this 15th day of July,
2003.

Karen A. Murphy
NOTARY PUBLIC

My commission expires:

My Commission Expires 1-04-06

Affix Notarial Seal

