

STATE OF Alabama
COUNTY OF Jefferson


20031110000745100 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
11/10/2003 10:26:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

In consideration of the sum of One and No/100 Dollars (\$1.00), the receipt of which is hereby acknowledged, **REGIONS BANK, IT'S HEIRS AND ASSIGNS**, Agrees to Subordinate the Mortgage in the amount of \$18,000.00, dated July 8, 1997, recorded in **INSTRUMENT # 1997-22351**, amended to increase the credit limit to \$25,000, recorded in **INSTRUMENT # 20020270900316730**, in the Probate Office of Shelby County, Alabama, given by RICKY L. WAGES (also known as RICKY LEE WAGES) AND ROBIN T. WAGES to REGIONS BANK, dated 07/08/97 and filed for record on July 8, 1997, to that certain Mortgage given 10-23, 2003, by RICKY L. WAGES (also known as RICKY LEE WAGES) AND ROBIN T. WAGES, to AMERICAPITAL FUNDING CORPORATION, in the Amount of \$148,000.00, and recorded on Nov 10, 2003, in Instrument 20031110000745090, against the particular land described as follows:

LOT 31, ACCORDING TO THE SURVEY OF MEADOW BROOK, 6TH SECTOR, AS RECORDED IN MAP BOOK 8, PAGE 44, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

REGIONS BANK

Monica A Chatman
By:

Its: Br Mgr, Asst VP

STATE Alabama
Jefferson COUNTY

Before me, Cassandra Peterson a Notary Public in and for said State and County, Personally Appeared Monica Chatman of REGIONS BANK, who being informed of the contents of this instrument executed the same voluntarily as his/her act on the day the same bears date.

Given Under My Hand and Official Seal of Office this 21st day of OCT., 2003.

Cassandra Peterson

Notary Public

My Commission Expires:

MY COMMISSION EXPIRES AUGUST 19, 2004