

2004010200001610 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
01/02/2004 11:28:00 FILED/CERTIFIED

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, Brian Scott Newman and wife, April Newman, (hereinafter referred to as the "Borrower, whether one or more) has applied to Regions Bank d/b/a Regions Mortgage, its successors and/or assigns, for a loan in the amount of 157,200.00, to be secured by a mortgage on the property described as follows:

714 Old Lokey Ferry
Wilsonville, AL 35186

WHEREAS, Regions Bank has a lien or other interest in said property, which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to said Regions Bank d/b/a Regions Mortgage and

WHEREAS, said Regions Bank d/b/a Regions Mortgage is unwilling to make the requested loan to the Borrower unless the lien or other interest in said property is subordinated to the mortgage to be executed by the Borrower to said Regions Bank d/b/a Regions Mortgage

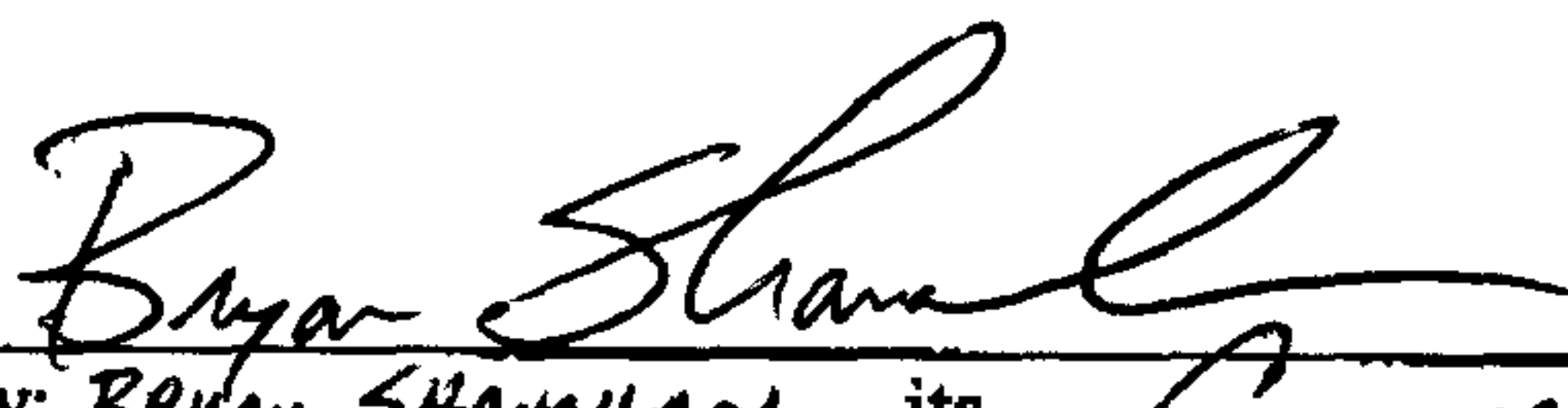
NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said Regions Bank d/b/a Regions Mortgage, its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in Shelby County, Alabama, to wit:

All rights under Second Mortgage recorded in Instrument #2002-44441, dated 5th of September 2002, on the above-described property, which is recorded in the Probate Office of Shelby County, Alabama.

Including, without limitation, any lien, which the undersigned has on said property.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal, this _____ day of December, 2003,

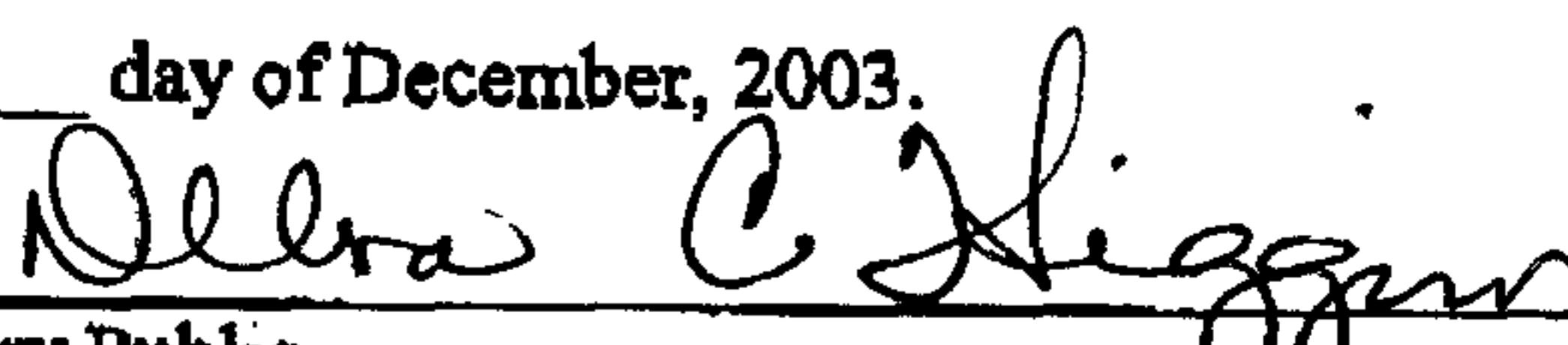
Regions Bank


by: Bryan SHANAHAN, its Commercial Officer

STATE OF ALABAMA
_____ COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Bryan Shanahan, whose name as Commercial Officer of Regions Bank 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 on the day the same bears date.

Given under my hand and official seal, this 18 day of December, 2003.


Notary Public

My Commission Expires: _____

