

STATE OF ALABAMA )  
JEFFERSON COUNTY )

**SUBORDINATION AGREEMENT**

This agreement made and entered into this 27<sup>TH</sup> day of JANUARY, 2004, by and between LARRY P. MCDOW AND BARBARA H. MCDOW (hereinafter collectively called Mortgagors), and REGIONS BANK (hereinafter called Mortgagee).

**WITNESSETH**

Whereas, the Mortgagor executed a mortgage to REGIONS BANK, said mortgage in the maximum principal amount of \$80,000.00 being recorded in Instrument #2002-49405 the Office of the Judge of Probate, SHELBY County, Alabama, and conveyed the following described property:

LOT 7, ACCORDING TO THE MAP AND SURVEY OF TWIN BROOK ESTATES, AS RECORDED IN MAP BOOK 12, PAGE 90, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. BEING SITUATED IN SHELBY COUNTY, ALABAMA.

Whereas, it is and was the intent and desire of the Mortgagor and Mortgagee that the aforesaid mortgage to the Mortgagee be subordinated in all respects to the mortgage executed in favor of

REGIONS BANK d/b/a REGIONS MORTGAGE in the principal amount of \$100,000.00.

Now, therefore, in consideration of the premises and other good and valuable consideration, the sufficiency is hereby acknowledged, the parties agree as follows:

REGIONS BANK does hereby fully subordinate and does declare to be subordinate the lien of the aforesaid mortgage in the maximum principal amount of \$80,000.00 recorded in Instrument #2002-49405 in the Office of the Judge of Probate of SHELBY County, Alabama, to the mortgage in favor of REGIONS BANK d/b/a REGIONS MORTGAGE, dated JANUARY 29, 2004 in the amount of \$100,000.00, to be recorded in the Office of the Judge of Probate of SHELBY County, Alabama.

In Witness Whereof, the parties hereunto set their hands and seals as of the date and year stated above.

MORTGAGEE:  
REGIONS BANK

MORTGAGOR:

By:  
Its:

*Logan Mayfield*  
Branch Supervisor

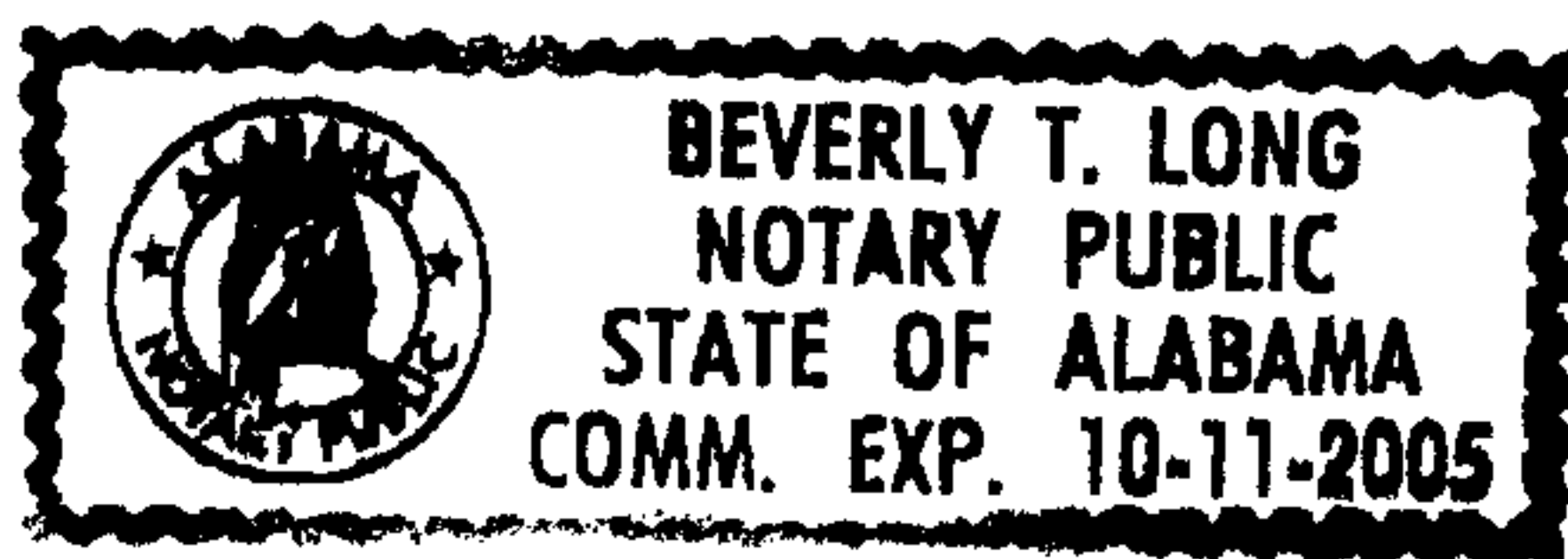
*Larry P. McDow*  
LARRY P. MCDOW  
*Barbara H. McDow*  
BARBARA H. MCDOW

STATE OF Alabama )  
Jefferson COUNTY )

**ACKNOWLEDGMENT**

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Roger Mayfield whose name as Branch Supervisor of REGIONS BANK, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 27<sup>th</sup> day of January, 2004.



Beverly T. Long  
Notary Public/  
My Commission Expires: 10-11-2005

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I, the undersigned, a Notary Public in and for said County and State, hereby certify that LARRY P. MCDOW AND BARBARA H. MCDOW whose name(s) is/are signed to the foregoing instrument and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they executed same voluntarily on the day the same bears date.

Given under my hand and official seal this 29TH day of JANUARY, 2004.

Anthony D. Snable  
Notary Public  
ANTHONY D. SNABLE  
My Commission Expires: 11/02/07