


STATE OF ALABAMA
SHELBY COUNTY


20040322000146100 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
03/22/2004 14:24:00 FILED/CERTIFIED

GENERAL SUBORDINATION AGREEMENT

WHEREAS, Milton K. Ruston and wife Barbara Annette Ruston, (hereinafter referred to as the "Borrower, whether one or more) has applied to Homecomings Financial Network, Inc., its successors and/or assigns, for a loan in the amount of \$170,000.00, to be secured by a mortgage on the property described as follows:

See Attached Exhibit "A" for legal description.

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 Homecomings Financial Network, Inc. and

WHEREAS, said Homecomings Financial Network, Inc. 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 Worthington Mortgage, Inc.

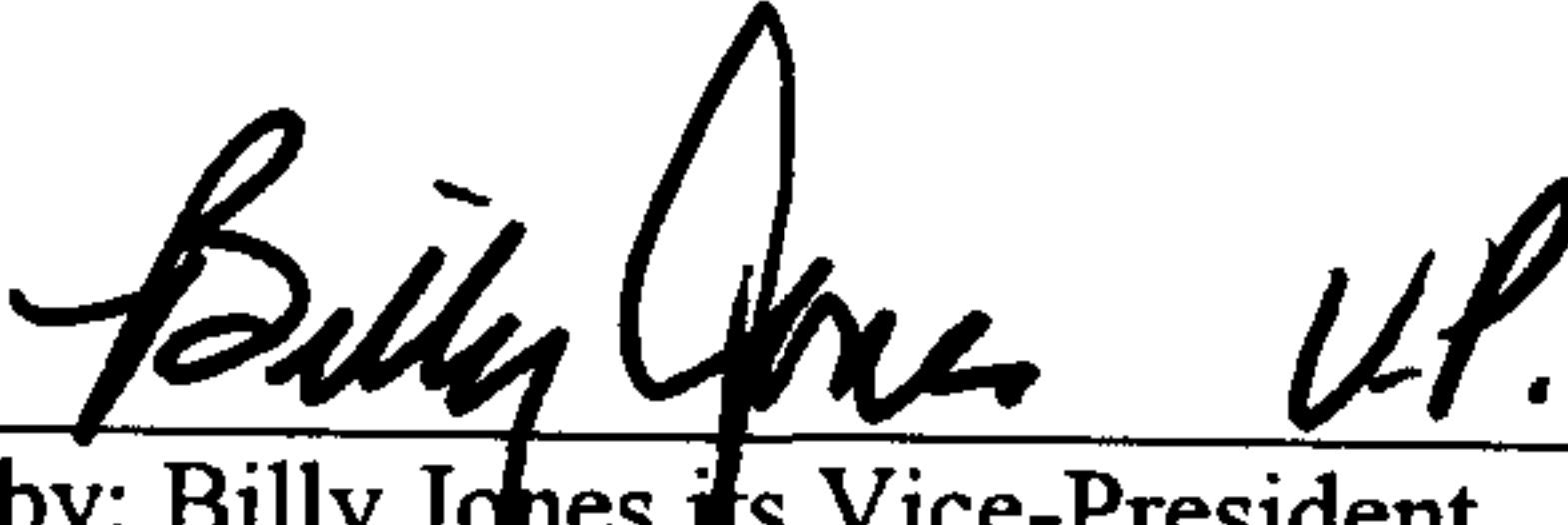
NOW THEREFORE, in consideration of the premises and other good and valuable considerations, and in order to induce said Homecomings Financial Network, Inc. its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in Shelby County, Alabama, to wit:

All rights under Home Equity Line of Credit Mortgage recorded in Instrument #1997-29072 and modification mortgage recorded in Inst. #2003-44948, dated 4th day of September, 1997, 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 17 day of March, 2004.

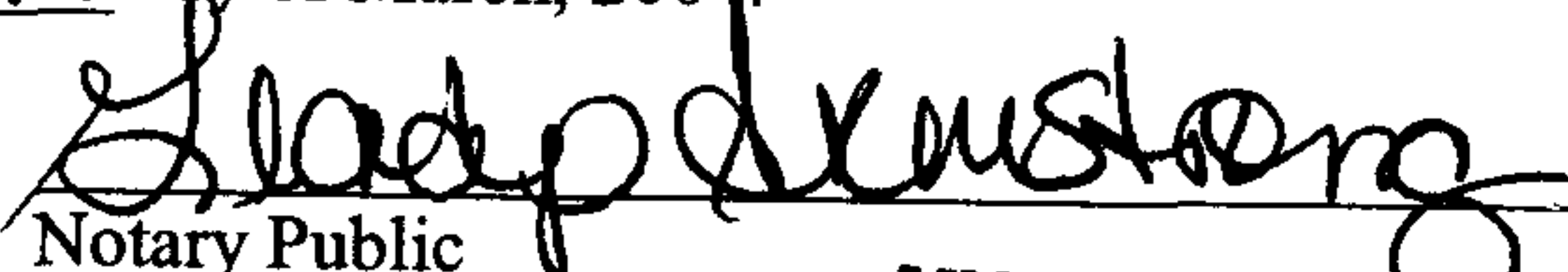
Regions Bank


by: Billy Jones its Vice-President

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Billy Jones, whose name as Vice President 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 17 day of March, 2004.


Notary Public

My Commission Expires: _____

MY COMMISSION EXPIRES
MAY 2, 2006

Exhibit "A"

Legal Description

Commence at the NE corner of the SW $\frac{1}{4}$ of the SE $\frac{1}{4}$ of Section 30, Township 21 South, Range 1 East; thence run West Along the north line of said $\frac{1}{4}$ - $\frac{1}{4}$ for 73.06 feet to the point of beginning; thence continue last described course for 72.94 feet; thence 48 degrees 36 minutes left run 480.51 feet to the Northerly right of way of Shelby County Highway #28; thence 90 degrees 00 minutes left run Southeasterly along said right of way for 120.79 feet to the Northerly right of way old Lower Kingdom Road; thence 20 degrees 33 minutes left run Southeasterly along said right of way for 250.84 feet to a curve to the left; thence 5 degrees 22 minutes left run along the cord of said curve and right of way for 80.00 feet; thence 106 degrees 40 minutes left run Northerly 551.07 feet to the point of beginning.

According to survey of Thomas E. Simmons, RLS #12945, dated May 16, 1991.
Situating in Shelby County, Alabama.