

STATE OF ALABAMA) COUNTY OF SHELBY)

DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT CERTAIN MORTGAGE, FROM DORIS T. LOVETT AND DONNA L. CAPPS TO REGIONS BANK, WITH A MAXIMUM AMOUNT OF TWENTY-FIVE THOUSAND DOLLARS AND 00/100 (\$25,000.00), HELD BY THE UNDERSIGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NUMBER 2003-310000142870 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA SHALL BE AND IS DECLARED TO BE SECOND AND SUBORDINATE TO THE FOLLOWING DESCRIBED FIRST MORTGAGE:

THAT CERTAIN MORTGAGE FROM TO DORIS T. LOVETT AND DONNA L. CAPPS TO REGIONS BANK D/B/A REGIONS MORTGAGE IN THE AMOUNT OF ONE HUNDRED FORTY-EIGHT (\$148,612.00), WHICH SAID THOUSAND SIX HUNDRED TWELVE DOLLARS AND 00/100 MORTGAGE IS RECORDED IN OFFICIAL RECORDS INSTRUMENT IN IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY 10040406000175520 COUNTY, ALABAMA,

SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 1504, according to the Survey of Brook Highland, 15th Sector, an Eddleman Community, as recorded in Map Book 26 page 114, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

IN WITNESS WHEREOF THIS INSTRUMENT HAS BEEN EXECUTED ON THIS THE 18 DAY OF MARCH, 2004.

REGIONS BAN

Branch Manager

STATE OF ALABAMA)

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT JOHN J. COIL OF WHOSE NAME AS Brown of manger OF REGIONS SIGNED TO THE FOREGOING INSTRUMENT AND WHO IS KNOWN TO ME KNOWLEDGED BEFORE ME ON THIS DAY THAT, BEING INFORMED OF THE CONTENTS OF THE INSTRUMENT, HE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID BANK GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS THE 18 DAY OF MARCH, 2004.

MY COMMISSION EXPIRES:

Commission Expires

This instrument prepared by: Clayton T. Sweeney, Attornay at Law 2700 Highway 280 East, Suite 160 Birmingham, AL 35223

CLAYTON SWEENEY LAW

June 15 2006