20040421000206990 Pg 1/2 14.00 Shelby Cnty Judge of Probate, AL 04/21/2004 15:19:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

This Agreement made this date by and between Regions Bank (herein called First Party), and HomeComings Financial Network, Inc.herein called Second Party).

Whereas, First Party is the owner and holder of that certain mortgage recorded in Instr.#20030214000093230 executed by Michele R. Hill and William R. Hill, in the Probate Office of Shelby County, Alabama, which mortgage encumbers the property described as follows:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION

Whereas, the Second Party will not make a mortgage loan on said property unless the First Party subordinates its mortgage to that mortgage of the Second Party.

Now therefore in consideration of One Dollar and other good and valuable consideration, the Parties hereto agree as follows:

The First Party, Regions Bank, consents and agrees that the lien of its mortgage recorded in Inst. No.20030214000093230, and shall continue to be, subject and subordinate in lien to the lien of the mortgage in the amount of \$121,600.00 being made by the Second Party, HomeComings Financial Network, Inc., which mortgage is recorded in Instr. #200404210002049 in the said Probate Office.

Done this 29/4 day of March, 2004.

Regions Bank

Ken Jones

STATE OF ALABAMA
COUNTY OF SALA

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Ken Jones, whose name as Vice President, 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, ____, 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 the

__ day of March, 2004.

Notary Public

MY COMMISSION EXPIRES TIME 12 2008

The Market

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EXHIBIT "A"

Commence at the SE corner of the NE ¼ of the NW ¼ of Section 17, Township 22 South, Range 3 West; thence run North along the East line of said ¼ - ¼ for 901.3 feet; thence 93° 00' left run 653.2 feet to the westerly R/W of Shelby County Road #17 and the point of beginning; thence continue last described course for 722.2 feet to the easterly R/W of Southern Railroad; thence 81° 31' left run southerly along said last said R/W for 828.0 feet; thence 98° 29' left run 748.0 feet to the westerly R/W of said Shelby County Road #17; thence 81° 07' left run northerly along last said R/W for 306.6 feet; thence 3° 34' left continue along said R/W for 519.5 feet to the point of beginning, situated in Shelby County, Alabama.