

STATE OF ALABAMA
COUNTY OF SHELBY

20040505000235080 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
05/05/2004 09:23:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

WHEREAS, John J. Collier and Marcia Collier AKA Marcia A. Jernigan (hereinafter referred to as "Borrowers") applied to Regions Mortgage, Inc. (the "Bank") for a loan of money in the amount of \$115,000.00 secured by a mortgage recorded on May 5th 2004 in Inst# 20040505000235070 on the property hereinafter described; and

WHEREAS, the undersigned have a lien on said property which would in the absence of this agreement be superior to the mortgage executed by the Borrower to the Bank; and

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the undersigned hereby agree as follows:

The undersigned hereby subordinate to the mortgage executed by the Borrower to the Bank all right, title and interest at law or equity of the undersigned in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 36, according to the Survey of Forest Hills, 1st Sector, as recorded in Map Book 19, page 46 A & B in the Probate Office of Shelby County, Alabama.

including without limitation, that certain mortgage in favor of Regions Bank dated July 21, 2003, and recorded on July 28, 2003, in Instrument #20030728000484400.

\$15,000.00

IN WITNESS WHEREOF, Regions Bank has executed this Subordination Agreement with full authority this 14th day of April, 2004.

Regions Bank

By: Linda Earls

Its: Banking Officer

STATE OF Georgia
Hall COUNTY

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Linda Earls, whose name as Banking 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/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 the 14th day of April, 2004.

NOTARY PUBLIC

My commission expires NOTAR COLE ROYD

My Commission Expires March 24, 2007

This document prepared by:
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