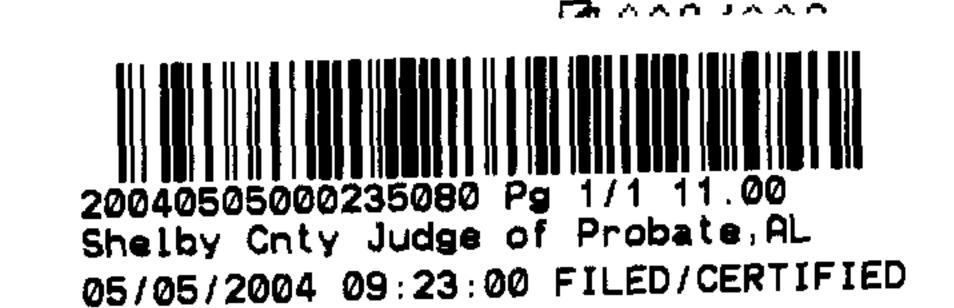
STATE OF ALABAMA COUNTY OF SHELBY



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 540 2004 in Thot # 20040505000235070 on the by a mortgage recorded on May 5 th 2004 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, 203, and recorded on July 28, 2003, in Instrument #20030728000484400. \$15,000.00

the 14 H day of April 2004.

Regions Bank

COUNTY I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Linda tar 15 , whose name as Banking Offick (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

Given under my hand and official seal this the 14/4 day of Apri

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My Commission Expires March 24, 4907 This document prepared by:

G. Wray Morse Arromey-at-Law 1920 Valleydale Road Birmingham, AL - 35244

for and as the act of said corporation.