



SUBORDINATION AGREEMENT

This Subordination of Mortgage is executed this 4th day of a June 2004 Regions Bank (hereinafter referred to as "Regions") formerly known as First Alabama Bank,

WHEREAS, Regions Bank is the owner and holder of that certain mortgage from Jeffrey G. Knight and Martha J. Knight, dated October 16, 1995, filed for record October 26, 1995, recorded in Instrument 1995/30821, modified by Instrument 2001/7253, and further modified by Instrument 2001/11363, in the Probate Office of Shelby County, Alabama, said property being more particularly described as follows:

Lot 5, according to the survey of Windy Oaks Phase 3, as recorded in Map Book 15, Page 113 in the Probate office of Shelby County, Alabama.

WHEREAS, Citizens Bank, is making a mortgage loan to Jeffrey Glen Knight and Martha Jane Knight in the amount of One Hundred Sixty-Five Thousand Dollars and 00/100 (\$165,000.00), said loan secured by a mortgage which encumbers the above-described real property.

WHEREAS, Citizens Bank, as a condition for making a first mortgage loan requires Regions Bank to subordinate the lien of its mortgage to the lien Citizens Bank and Regions Bank has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto and in further consideration of the sum of N/A in hand paid by A. M. Robbins Mortgage, Inc. to Regions Bank, the receipt and sufficiency of which is hereby acknowledged, Regions Bank does hereby covenant, consent, and agree to and with Citizens Bank, that the lien of Regions Bank shall be and the same is hereby made subordinate, inferior, and subject in every respect to the lien Citizens Bank, which encumbers the above-described property provided, however, that the subordination is limited to the amount of Forty Thousand Dollars and 00/100 (\$40,000.00)

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

REGIONS BANK

By John Mark Bentley
Its: Vice President

STATE OF ALABAMA)

SHELBY COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that John Mark Bentley whose name as Vice President of Regions Bank, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the content of said instrument, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 4th day of June, 2004.

Joanne R. Ivin
Notary Public

My commission expires: 10/20/07