

STATE OF ALABAMA) SHELBY COUNTY)

DECLARATION OF SUBORDINATION

THIS INSTRUMENT SERVES TO DECLARE THAT CERTAIN MORTGAGE, FROM Joanne B. Davis TO Regions Bank, WITH A MAXIMUM AMOUNT OF Twenty-two thousand and no/100-(\$22,000.00), HELD BY THE UNDERSIGNED, WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NO. 20030826000566760 IN THE PROBATE OFFICE OF Shelby COUNTY, ALABAMA. SHALL BE AND IS DECLARED TO BE SECOND AND SUBORDINATE TO THE FOLLOWING DESCRIBED FIRST MORTGAGE:

THAT CERTAIN MORTGAGE FROM JoAnne B. Davis TO Regions Bank IN THE AMOUNT OF Eighty-three thousand five hundred and no/100 (\$83,500.00), WHICH SAID MORTGAGE IS RECORDED IN INSTRUMENT NO. 2004080408043598 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SAID PROPERTY BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Lot 1720-A, according to the Re-Subdivision of Highland Lakes, 17th Sector, an Eddleman Community, as recorded in Map Book 27, Page 90, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

IN WITNESS WHEREOF THIS INSTRUMENT HAS BEEN EXECUTED ON THIS THE 23 LAC DAY OF July 2004 DAY OF July, 2004

REGIONS BANK

JF ALABAMA)

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT Aneita S. Beckman , WHOSE NAME AS 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 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

2004.

MMISSION EXPIRES:

This instrument prepared by: Clayton F. Sweeney, Attorney at Law 2700 Highway 280 East, Suite 160 Burningham, AL 35223