

GENERAL SUBORDINATION AGREEMENT

WHEREAS, DOUGLAS RAY SATTERWHITE AND SHIRLEY E. SATTERWHITE, (hereinafter referred to as the "Borrower, whether one or more) has applied to AEGIS MORTGAGE CORPORATION its successors and/or assigns, for a loan in the amount of \$125,000.00, to be secured by a mortgage on the property described as follows:

19089 RIVER DRIVE SHELBY AL 35143

WHEREAS, REGIONS BANK has a lien or other interest in said property, which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to said AEGIS MORTGAGE CORPORATION and

WHEREAS, said AEGIS MORTGAGE CORPORATION is unwilling to make the requested loan to the Borrower unless the lien or other interest in said property is subordinated to the mortgage to be executed by the Borrower to said AEGIS MORTGAGE CORPORATION.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations and in order to induce said AEGIS MORTGAGE CORPORATION its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in SHELBY County, Alabama, to wit:

All rights under Mortgage recorded in INSTRUMENT #2004-25634, on the above described property, which is recorded in the Probate Office of SHELBY County, Alabama.

Including, without limitation, any lien, which the undersigned has on said property.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal, this 5TH day of November, 2004.

REGIONS BANK

BILLY JONES, AS VICE PR

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared BILLY JONES AS VICE PRESIDENT 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, as such officer and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 5TH day of November, 2004.

My Commission Expires: