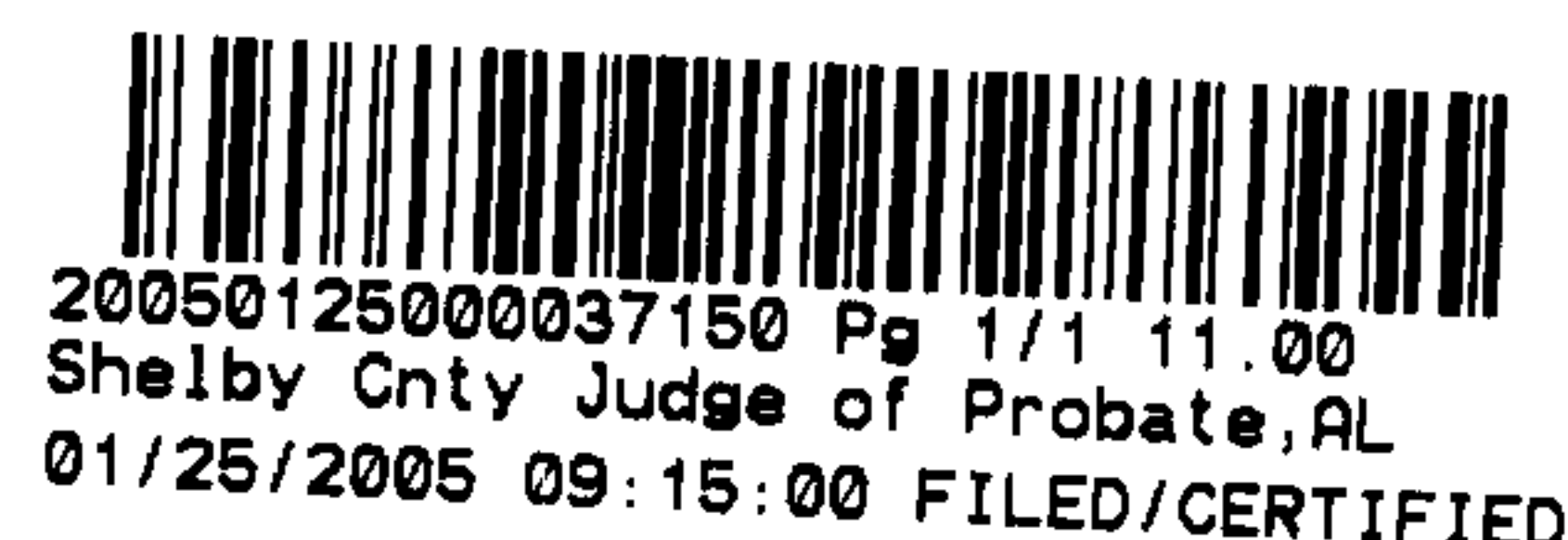




SUBORDINATION AGREEMENT

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS:

THAT FOR GOOD AND SUFFICIENT CONSIDERATION REGIONS BANK DOES
HEREBY SUBORDINATE THAT CERTAIN MORTGAGE FROM GREGORY L. SISSON AND SHANNON
G. SISSON RECORDED IN INSTRUMENT #2004-13080 IN THE OFFICE OF THE JUDGE OF
PROBATE OF SHELBY COUNTY, ALABAMA TO FIRST MAGNUS FINANCIAL
CORPORATION

IT IS INTENDED THAT THE ABOVE MENTIONED MORTGAGE TO REGIONS
BANK SHALL BE SUBORDINATE AND INFERIOR IN PRIORITY TO THAT
MORTGAGE TO FIRST MAGNUS FINANCIAL CORPORATION DATED 02-28-04
FILED 3-15-04 IN BOOK 20040315 PAGE 000130600

HOWEVER NOTHING IN THIS AGREEMENT SHALL BE CONSTRUED AS A
FORGIVENESS OF THE MORTGAGE AND GRANTORS SHALL REMAIN FIRMLY
BOUND BY ITS TERMS AND CONDITIONS.

DATED THIS THE 12th DAY OF OCTOBER, 2004

BY: Debbie Kitchen
ITS: Vice President

STATE OF ALABAMA
COUNTY OF Calhoun

I, the undersigned a Notary Public in and for said County, in said
State, hereby certify that Debbie Kitchen
Whose name as Vice President of REGIONS BANK, a corporation,
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 for and as the act of said
corporation.

Given under my hand and official seal, this the 12th day of OCTOBER
2004.

Ellen B. Mooney
NOTARY PUBLIC

MY COMMISSION EXPIRES: My Commission Expires 10-14-2007
67516

