

STATE OF ALABAMA
SHELBY COUNTY

20050217000078840 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
02/17/2005 15:15:00 FILED/CERTIFIED

GENERAL SUBORDINATION AGREEMENT

WHEREAS, RAMAR E. HAMILTON, JR. (hereinafter referred to as the "Borrower, whether one or more) has applied to UNION PLANTERS BANK, N.A. dba REGIONS MORTGAGE its successors and/or assigns, for a loan in the amount of \$83,500.00, to be secured by a mortgage on the property described as follows:

2013 CHANDAPINE CIRCLE
PELHAM, ALABAMA 35124

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 UNION PLANTERS BANK, NA d/b/a REGIONS MORTGAGE; and

WHEREAS, said UNION PLANTERS BANK, NA, dba REGIONS MORTGAGE, 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 UNION PLANTERS BANK, N.A dba REGIONS MORTGAGE.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations and in order to induce said UNION PLANTERS BANK, dba REGIONS MORTGAGE 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:

Lot 187, according to the Survey of Chandalar South, Fourth Sector, as recorded in Map Book 6, Page 69, in the Probate Office of Shelby County, Alabama.

All rights under Mortgage from RAMAR EDWARD HAMILTON, JR. and PATRICIA A. HAMILTON, to FIRST ALABAMA BANK, dated March 22, 195, recorded in INSTRUMENT #1995-08254, 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 10th day of February, 2005.

REGIONS BANK


ANTHONY F. HOLMES,
its PRESIDENT

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared ANTHONY F. HOLMES, whose name as 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 10th day of February, 2005.


Notary Public

My Commission Expires: 10/20/07