Prepared by:

20050824000436040 1/3 \$18.00 Shelby Cnty Judge of Probate, AL 08/24/2005 11:53:50AM FILED/CERT

Recording Requested by: LSI When Recorded Mail to:

Attn: Custom Recording Solutions

2550 N. Red Hill Ave. Santa Ana, CA 92705 800-756-3524

ELS# GZ G5
Loan Number #

Subordination Agreement

Gloria Thibeault
565 Marriott Drive
Nashville TN 37214
From information supplied by the Parties

Loan No. 00000290053785

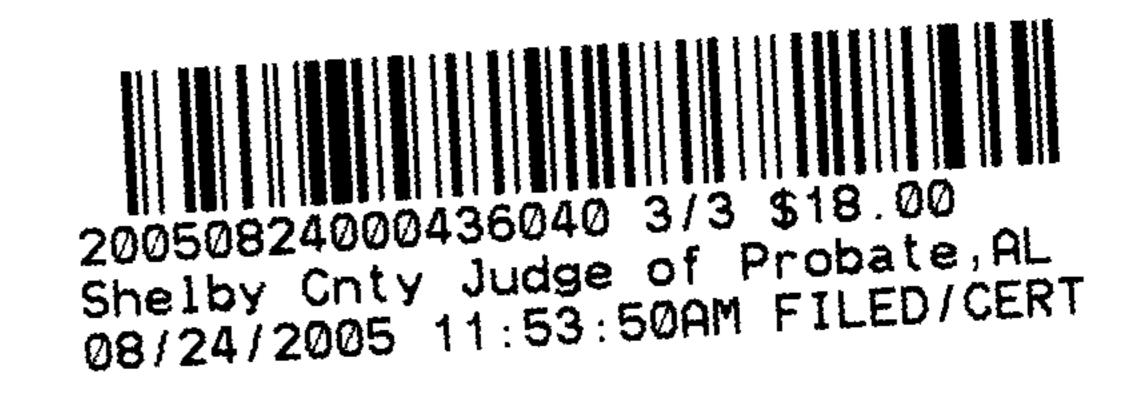


SUBORDINATION AGREEMENT

WHEREAS, REGIONS BANK, N.A., is the owner and holder of a Note secured by certain original Mortgage executed by Earl T. Waller, Jr a/k/a Earl Waller, Jr. and Jenny Lynn Waller; Husband and Wife, as recorded in Instrument No. 20030721000462140, in Judge of Probate's Office for Shelby County, Alabama, conveying certain property as described therein (the "REGIONS Mortgage); and,

WHEREAS, REGIONS BANK, N.A., has agreed to subordinate the REGIONS Mortgage in accordance with the terms of this agreement.

NOW THEREFORE, in consideration of the premises, and other good and valuable considerations, the said REGIONS BANK, N.A., declares that it is the owner and holder of the Note secured by the REGIONS Mortgage, and agrees that the REGIONS Mortgage shall be subordinate to a certain Mortgage to Trustee, of record in Instrument Number
Table Shelby County, State of Alabama, (the "Superior Mortgage") executed by washington Mulical Bank, and a general secure a Note in the
amount of One Hundred One Thousand Five Hundred Ninety (\$101,590.00) Dollars, payable to the order of Washington Mutual Bank, FA, due as set out therein, conveying certain property in Shelby County, Alabama, described as follows, to wit:
Lot 2, according to the survey of final plat Linwood Estates, as recorded in Map Book 11, page 45 in the Probate Office of Shelby County, Alamama; being situated in Shelby County, Alabama.
IT IS UNDERSTOOD AND AGREED that this Subordination Agreement covers only the property herein above described and shall be limited to the Superior Mortgage to secure the Note as described therein, or any renewals and extensions thereof, (but not increases in the amount secured thereby) and no further or otherwise. Further, it is expressly agreed that the holder of the Note described in the Superior Mortgage will give notice to REGIONS BANK, N.A., or its successors and assigns, at the address set forth below, of any default under the Superior Mortgage and of any sale or other foreclosure action at least 21 days prior to such sale or foreclosure action.
Union Planters Bank, N.A. d/b/a Regions Bank 565 Marriott Drive Nashville, TN 37214
IN WITNESS THEREOF, this instrument has been executed on this 27th day of July 2005.
By: Union Rlanters Bank, N.A. d/b/a Regions Bank Christopher L. Evans
STATE OF TENNESSEE COUNTY OF DAVIDSON Title:Underwriter COUNTY OF DAVIDSON
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Christopher L. Evans, with whom I am personally acquainted, and who, upon oath, acknowledge himself to be Underwriter of Union Planters Bank N.A. d/b/a Regions Bank, the within bargainor, and that he as such Officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Corporation by himself as Underwriter.
Witness my hand and official seal on this 27th day of July 2005.
My Commission Expires Notary Public My Commission Expires Notary Public My Commission Expires: September 22, 2007 Glocia Ann Wingolf Of Notary Public



Order ID: 921051

Loan No. 0072340961

EXHIBIT A LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 2, ACCORDING TO THE SURVEY OF FINAL PLAT OF LINWOOD ESTATES, AS RECORDED IN MAP 11 PAGE 45 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

EXCEPTING THEREFROM, ALL OIL, GAS, MINERALS AND OTHER HYDROCARBON SUBSTANCES BELOW A DEPTH OF 500 FEET, WITHOUT RIGHTS OF SURFACE ENTRY, AS RESERVED IN INSTRUMENT OF RECORD.

APN: 10-5-15-0-1-9.002