

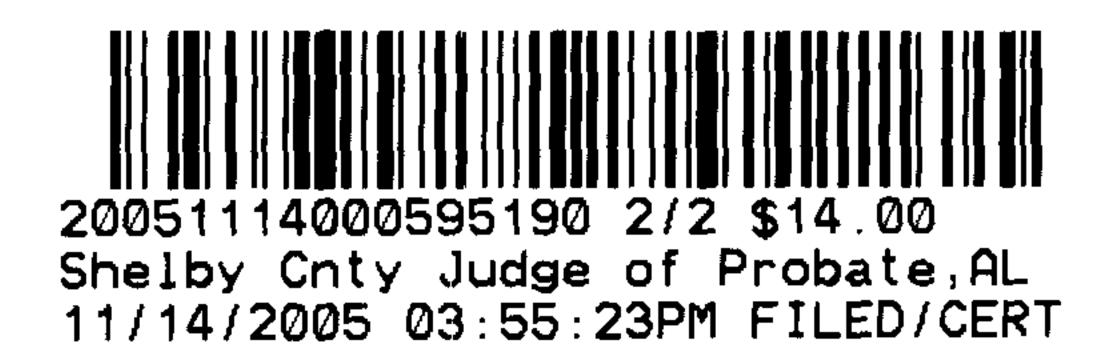
This Instrument Prepared By:
Union Planters Operations Center d/b/a Regions Bank
Gloria Thibeault
565 Marriott Drive
Nashville TN 37214
From information supplied by the Parties
Loan No. 00000290052401

## SUBORDINATION AGREEMENT

WHEREAS, REGIONS BANK, N.A., is the owner and holder of a Note secured by certain original Mortgage executed by Jonathan M. Parker, an unmarried man, as recorded in Instrument No. 2000-19366, in Judge of Probate's Office for Shelby County, Alabama, conveying certain property as described therein (the "REGIONS Mortgage); and, ************************************
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
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 28th day of June 2005.
Service Link (2) 4000 Industrial Boulevard Aliquippa, PA 15001 1-800-439-5451  Union Planters Bank, N.A. d/b/ Regions Bank  By:  Christoppher L. Evans
10622 <sup>44</sup> Title: <u>Underwriter</u>
STATE OF TENNESSEE 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 28th day of June 2005.
My Commission Expires Notary Public Notary Public

My Commission Expires: September 22, 2007

## Exhibit "A" Legal Description



All those certain parcels of land situated in the County of Shelby, State of Alabama, being known and designated as follows:

## PARCEL I:

Lots 4 and 5, Falling Rock, Phase Two(Subdivision), as recorded in Map Book 20, Page 89, in the Probate Office of Shelby County, Alabama, described by metes and bounds as follows:

Commence at the Northwest corner of the SW 1/4 of the SE 1/4 of Section 3, Township 22 South, Range 4 West, Shelby County, Alabama and run thence Southerly along the West line of said quarter-quarter a distance of 785.34 feet to a point; thence turn 108° 27' 07" left and run Northeasterly along an existing fence line 315.65 feet to a steel pin corner marking the Southwest corner of Lot 4 of said Falling Rock, Phase Two, subdivision and the point of beginning of the property, Lots 4 and 5, being described; thence turn 40° 55' 47" left and run North 30° 36' 51" East a distance of 230.00 feet to a steel pin corner; thence run South 59° 23' 09" East 164.89 feet to a steel pin corner on the West margin of Shelby County Highway No. 54 in a curve to the left having a radius of 663.98 feet; thence run Southwesterly along the arc of said curve an arc distance of 232.13 feet to a steel pin corner; thence run North 61° 49' 29" West a distance of 208.21 feet to the point of beginning.

## PARCEL II:

Commence at the Northwest corner of the SW 1/4 and the SE 1/4 of Section 3, Township 22 South, Range 4 West, Shelby County, Alabama and run thence Southerly along the West line of said quarter-quarter a distance of 240.94 feet to a steel pin corner and the point of beginning of the property being described; thence continue Southerly along an existing fence line 544.40 feet to a steel pin corner; thence turn 108° 27' 07" left and run Northeasterly along an existing fence line 315.65 feet to a steel pin corner marking the Southwest corner of Lot 4 of said Falling Rock, Phase Two, subdivision; thence turn 40° 55' 47" left and run North 30° 36' 51" East a distance of 230.00 feet to a steel pin corner marking the Northwest corner of Lot 5, Falling Rock, Phase Two, subdivision; thence turn 90° 00' 00" left and run Northwesterly 483.99 feet to the point of beginning.

Being the same property as conveyed from Heidi B. Parker, a single person fka Heidi Lynn Beiersdoerfer to Jonathan M. Parker, as described in Deed Book 1999, Page 18430, Dated 04/28/1999, Recorded 05/03/1999 in Shelby County Records.

Tax ID: 26-2-03-0-000-005.006

26-2-03-0-000-005.011 26-2-03-0-000-005.007