20061026000529940 1/1 $11.00
Shelby Cnty Judge of Probate, AL
10/26/2006 03:19:11PM FILED/CERT

Record and Return to:
This Instrument Prepared By:
Regions Bank Operations Center
Gloria Thibeault
565 Marriott Drive
Nashville TN 37214
From information supplied by the Parties
Loan No. 00000030296937

SUBORDINATION AGREEMENT

WHEREAS, REGIONS BANK, N.A., is the owner and holder of a Note secured by certain original Mortgage executed by Allen M. Spradling and Tracy L. Spradling; Husband and Wife, as recorded in Instrument No. 20040702000368394, 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 20061026000529930 _____ or Book _____ Page_____Judge of Probate's Office for Shelby County, State of Alabama, (the "Superior Mortgage") executed by _____, dated _____ to secure a Note in the amount of One Hundred Fifty Nine Thousand Eight Hundred ($159,800.00) Dollars, payable to the order of Regions Bank DBA Regions Mortgage Inc., due as set out therein, conveying certain property in Shelby County, Alabama, described as follows, to wit:

LOT 430, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTY CLUB, 11TH ADDITION, PHASE II, AS RECORDED IN MAP BOOK 9, PAGE 87, IN THE PROBATE OFFICE OF 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.

Regions Bank, N.A.
565 Marriott Drive
Nashville, TN 37214

IN WITNESS THEREOF, this instrument has been executed on this 20th day of July, 2006

REGIONS BANK, N.A.

By: _____

Title: Underwriter

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 REGIONS BANK, N.A., 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 this 20th day of July, 2006.

My Commission Expires

Notary Public

My Commission Expires: September 22, 2007

GLORIA ANN THIBEAULT
Notary Public At Large
DAVIDSON COUNTY, TENN.