

20070214000068070 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
02/14/2007 08:39:33AM FILED/CERT

SUBORDINATION AGREEMENT

The undersigned, James A. Stephens, Jr. is the holder and owner of a Mortgage made by Mona Z. Moore aka Ramona A. Moore, (hereinafter designated as the "Borrower"), dated April 22, 2005, in the amount of \$23,500.00 recorded in Instrument #20050425000197160 Shelby County, Alabama Records.

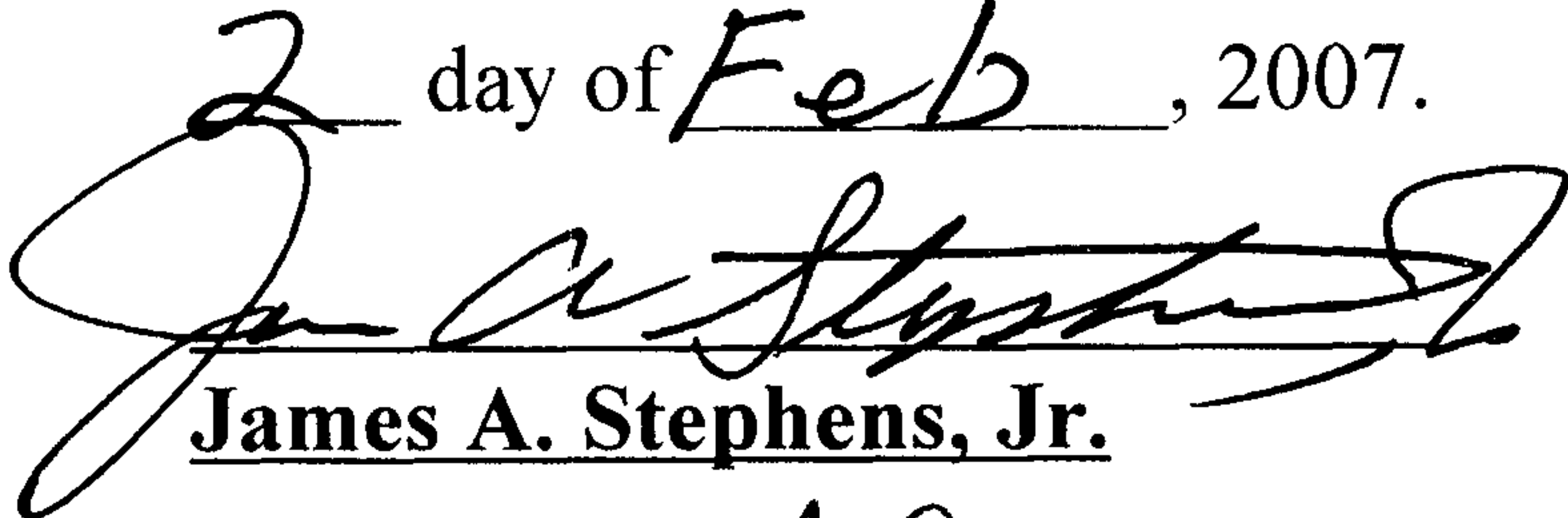
The said Borrower also made a mortgage in the sum of \$93,760.00 to be secured by a first mortgage conveying said property to Union Planters Bank, N.A. dba Regions Mortgage, (hereinafter, "Lender") which was dated April 13, 2005 recorded on April 27, 2005 in Instrument # 20050427000200240 Shelby County, Alabama. The mortgage to Union Planters Bank, N.A. dba Regions Mortgage was intended by all parties to be a first mortgage and the mortgage to James A. Stephens, Jr. was intended by all parties to be a second mortgage. However, the herein described mortgage to James A. Stephens, Jr. was recorded prior to the mortgage to Union Planters Bank, N.A. dba Regions Mortgage.

THEREFORE, in consideration of ONE DOLLAR (\$1.00) in hand paid by the said Borrower to the undersigned, and in consideration mutual promises exchanged prior to closing, James A. Stephens, Jr. hereby subordinates all right, title, or interest under the mortgage above set forth, or otherwise, in or to the property therein described, as against said loan made by the Union Planters Bank, N.A. dba Regions Mortgage, so that the mortgage to Union Planters Bank, N.A. dba Regions Mortgage which was executed by the said Borrower to the Lender shall convey title to said property superior to the mortgage to James A. Stephens, Jr. and superior to the indebtedness thereby secured.

This Subordination Agreement shall be binding upon the heirs and assigns of James A. Stephens, Jr. and shall operate to the benefit of the Union Planters Bank, N.A. dba Regions

WITNESS the hand and seal of the undersigned, this the

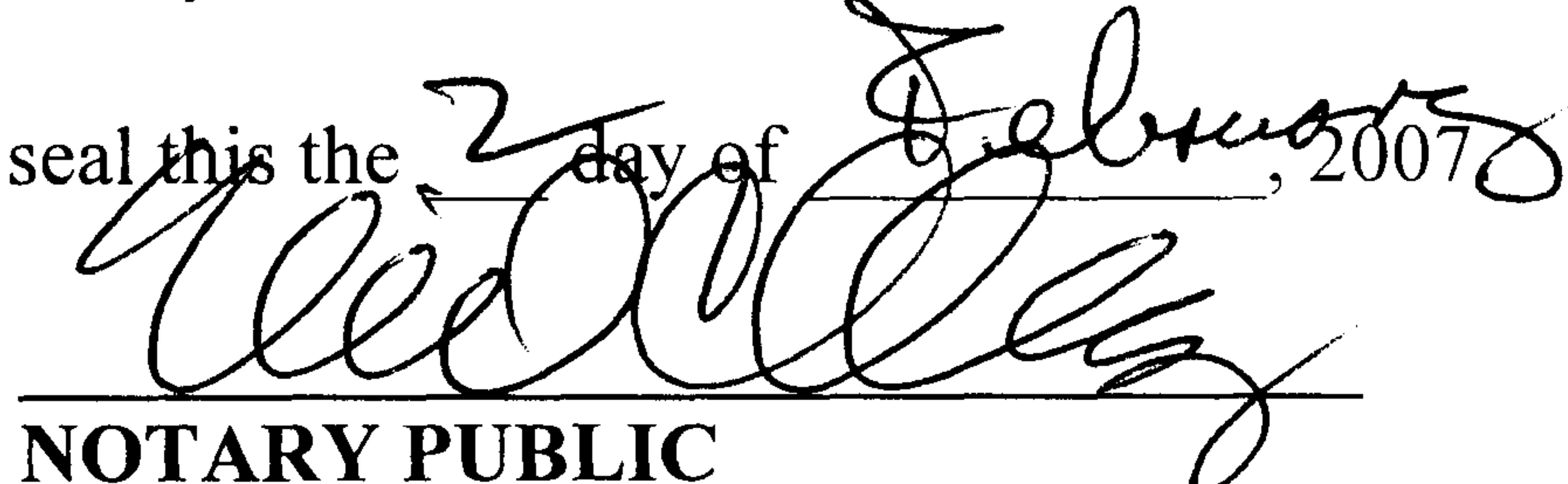
2 day of Feb, 2007.


James A. Stephens, Jr.

STATE OF Alabama
(Jefferson COUNTY)

I, the undersigned Notary Public, in and for said State and County, hereby certify that James A. Stephens, Jr. whose name is signed to the foregoing Subordination, and who is known to me, acknowledged before me on this day that, being informed of the contents of the subordination, he executed the same voluntarily.

Given under my hand and official seal this the 2 day of February, 2007


NOTARY PUBLIC

My Commission Expires: 8-26-07