

PLEASE RETURN TO:

David P. Condon, PC

100 Union Hill Drive

Suite 200

Birmingham, AL 35209

(205)871-2133

FAX NO.

P. 02/02

20070608000267840 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
06/08/2007 09:47:58AM FILED/CERT

SUBORDINATION AGREEMENT

This Subordination of Mortgage is executed this 24th day of May, 2007 by Regions Bank, doing business as AmSouth Bank.

WITNESSETH

WHEREAS, Regions Bank, doing business as AmSouth Bank, is the owner and holder of that certain mortgage from Robert Kwok, an unmarried man and Jennifer Ross, an unmarried woman, recorded in Instrument 20070411000168300 in the Probate Office of Shelby County, Alabama, said property being more particularly described as follows:

Lot 55, according to the Survey of Windchase, Givianpour's Addition to Meadow Brook, as recorded in Map Book 18, Page 55 A and B, in the Probate Office of Shelby County, Alabama.

WHEREAS, Regions Bank, d/b/a Regions Mortgage is making a mortgage loan to Robert Kwok, a single man and Jennifer Ross, a single woman in the amount of Three Hundred Eight Thousand and 00/100 Dollars (\$308,000.00) said loan secured by a mortgage which encumbers the above described real property.

WHEREAS, Regions Bank, d/b/a Regions Mortgage as a condition for making a 1st mortgage loan requires Regions Bank, doing business as AmSouth Bank to subordinate the lien of its mortgage to the lien of Regions Bank, d/b/a Regions Mortgage and Regions Bank, doing business as AmSouth Bank has agreed to do so.

NOW, THEREFORE, for and in consideration of the premises hereof and of mutual advantages and benefits accruing to the parties hereto and in further consideration of the sum of Ten and 00/100 Dollars (\$10.00) in hand paid by Regions Bank, d/b/a Regions Mortgage to Regions Bank, doing business as AmSouth Bank, the receipt and sufficiency of which is hereby acknowledged, Regions Bank, doing business as AmSouth Bank does hereby covenant, consent and agree to and with Regions Bank, d/b/a Regions Mortgage that the lien of Regions Bank, doing business as AmSouth Bank shall be and the same is hereby made subordinate, inferior and subject in every respect to the lien of Regions Bank, d/b/a Regions Mortgage which encumbers the above described property.

IN WITNESS WHEREOF, this agreement is executed the day and year first written above.

Signed, sealed and delivered in the presence of:

Chita Stewart

REGIONS BANK, doing business as
AMSOUTH BANK

By: Tom Chelewski
Its: Assistant Vice President

STATE OF ALABAMA)
 :
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Tom Chelewski whose name as Assistant Vice President of Regions Bank doing business as AmSouth Bank, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the content of said instrument, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this 24 day of May, 2007.

Charles B. Kim
Notary Public:
My commission expires: 5/31/2010