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Shelby Cnty Judge of Probate, AL
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SUBORDINATION AGREEMENT

Borrower: Melody Thompson and Evan B. Thompson

Property Address: 178 King Richards Way, Calera, AL 35040

This Subordination Agreement dated March 21st 2011, is between

TRUSTMARK NATIONAL BANK, (Junior Lender), and

REGIONS BANK D/B/A REGIONS MORTGAGE, (New Senior Lender).

RECITALS

Trustmark National Bank, (Junior Lender), owns and holds a promissory note, by assignment recorded 09/12/2006 as Inst No. 20060912000450380, in the amount of \$29,309.00, dated 09/08/2006, and recorded as Inst No. 20060912000450370 on 09/12/2006, in Shelby County, Alabama. Original Lender: Mortgage Professionals, Inc..

Borrowers are current owners of the Property, and wish to replace their current first position mortgage loan on the Property with a new first position mortgage loan secured by the Property from New Senior Lender in the new principal sum not to exceed \$152,000.00. Dated: MAY 25, 2011. This will be the New Senior Security Instrument.

1. Subordination of Junior Lender's Interest.

Junior Lender agrees that its security interest and all of Junior Lender's rights thereunder shall at all times be inferior and subordinate to the Senior Lender's new security instrument and Senior Lender's rights in the Property, including any extensions, renewals, or modifications up to a maximum amount of \$152,000.00, plus interest. Junior Lender consents without possibility of revocation, and accepts all provisions, terms and conditions of the New Senior Lender's Security Instrument.

2. No Subordination to Additional Matters

Junior Lender is subordinating its lien/security interest to the Senior Lender's security Instrument only, and not to other or future liens or security interests in the Property. Junior Lender has no obligation to consent to future requests for subordination of its lien-security interest.

3. No Waiver of Notice

Upon the execution of the subordination of Junior Lender's security instrument to the new Senior Lender, the Junior Lender waives no rights it may have, if any, under the

SUBORDINATION AGREEMENT-PAGE 2

laws of the State in which the Property is located, or any Federal rights to which the Junior Lender may be entitled.

4. Assignment

This agreement shall be binding upon and inure to the benefit of the Junior Lender and Senior Lender, and their respective successors, assigns, trustees, receivers, administrators, personal representatives, legatees, and devisees.

5. Governing (Applicable) Law

This agreement shall be governed by the laws of the State in which the Property is located.

6. Reliance

This Agreement can be relied upon by all persons having an interest in the Property or the New Security Instrument.

7. Notice

Any notice or other communication to be provided under this agreement shall be in writing and sent to the parties at the address described in this Agreement, or such other address as the parties may designate in writing from time to time.

8. Entire Agreement (Integration)

This Agreement and any related documents represent the complete and integrated understanding between Junior Lender and New Senior Lender pertaining to the terms and conditions of this Agreement. Any waiver, modification, or novation of this agreement must be in writing, executed by New Senior Lender, (or its successors or assigns), or Junior Lender, (its successors or assigns) and, if this Agreement was recorded in the real estate records of the government entity in which the Property is located, recorded in such real estate records, to be enforceable.

9. Waiver of Jury Trial

Junior Lender and the New Senior Lender hereby waive any right to trial by Jury in any action arising out of, or based upon this Agreement.

10. Acceptance

New Senior Lender and Junior Lender acknowledge that they have read, understand, and agree to the terms and conditions of this Agreement. This Agreement must be recorded within 90 days of the date of the Agreement, or the Agreement will be null and void.



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Junior Lender:

Renae Knight

Title: Assistant Vice-President of Trustmark National Bank

New Senior Lender:

Mark Necaïse

Title: SVP of Regions Bank dba Regions Mortgage

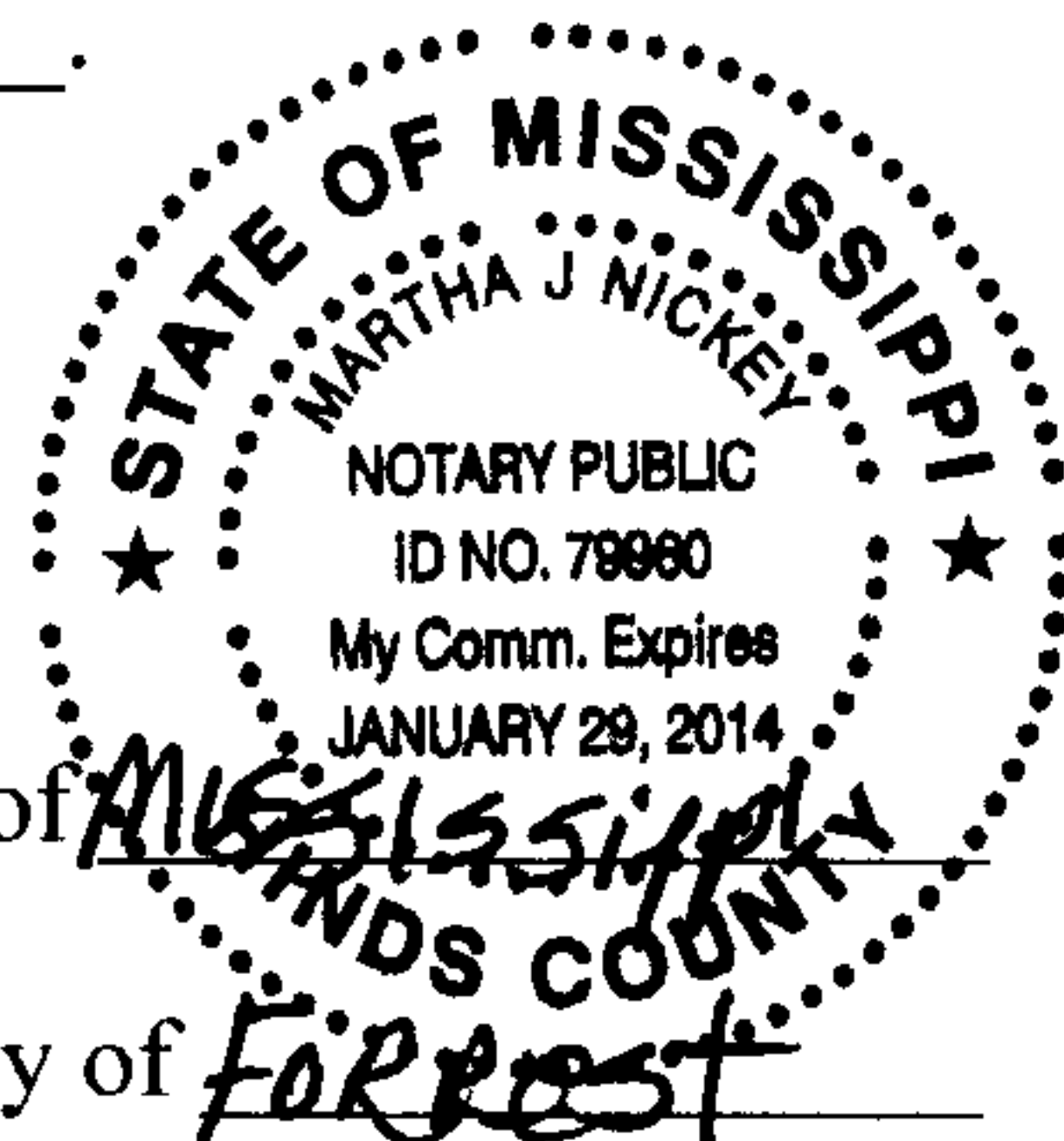
State of Mississippi

County of Hinds

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Renae Knight, as a AVP (title) of **Trustmark National Bank**, whose name(s) is/are signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of March, 2011.

(Seal)



Martha J. Nickey
 Notary Public

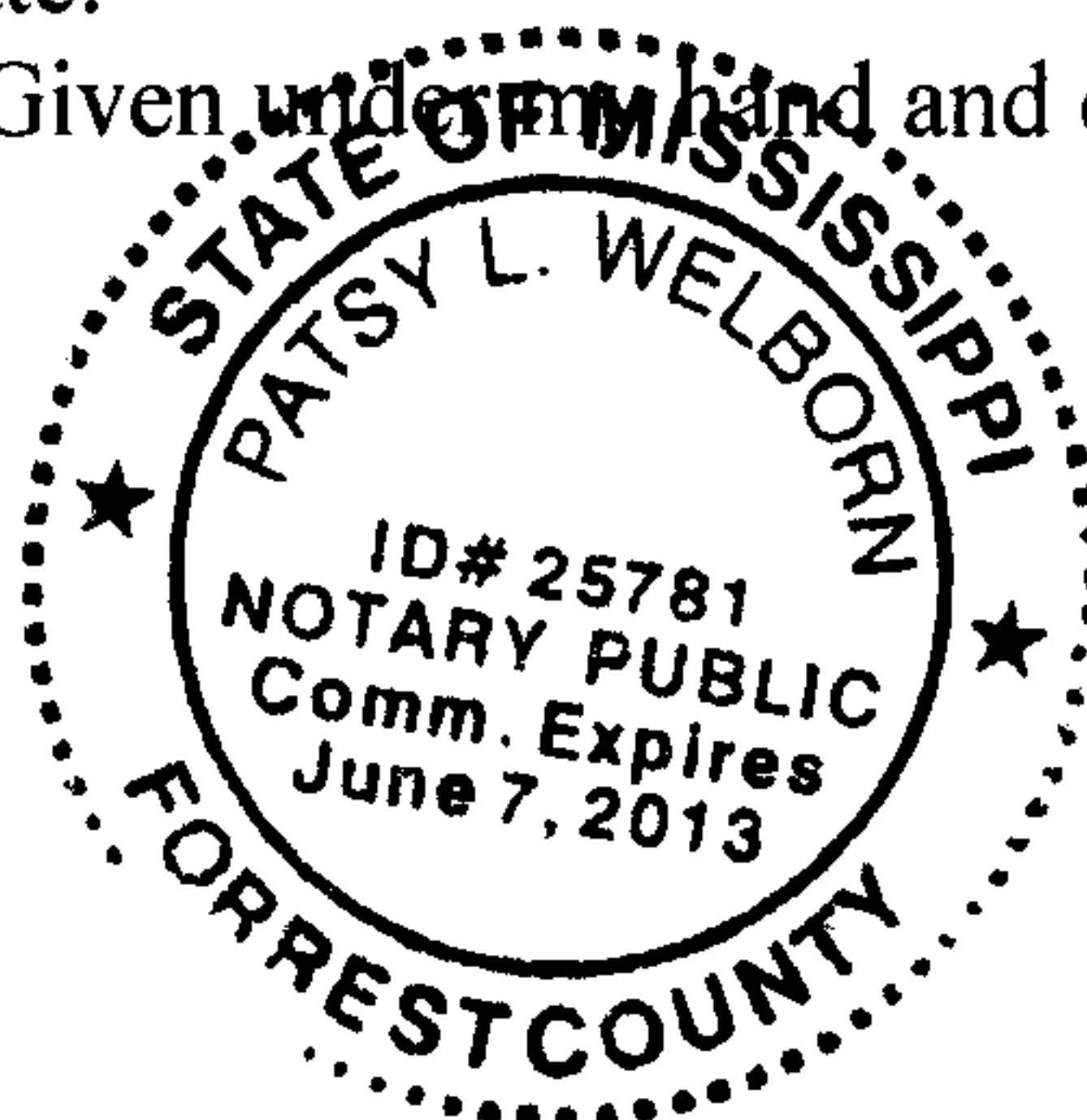
My commission expires: January 29, 2014

State of Mississippi
 County of Forrest

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Mark Necaïse, as SVP (title) of **Regions Bank dba Regions Mortgage** whose name(s) is/are signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 23RD day of MARCH, 2011.

(Seal)



Patsy L. Welborn
 Notary Public

My commission expires: 6/7/2013

Order ID: 11083815
Loan Number: 0896900763

Exhibit A
Legal Description

The following described property:

Lot 23, according to the Final Plat of Nottingham, Phase 3, as recorded in Map Book 35, Page 32, in the Probate Office of Shelby County, Alabama.

Assessor's Parcel No: 283050007007000



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Prepared by: Dawn McDonald
Attorney at Law
P.O. Box 610348
Birmingham, AL 35261
(Preparer is acting as scrivener only and assumes no liability for the correctness any information herein)