

20090730000293240 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
07/30/2009 03:38:40 PM FILED/CERT

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Subordination Agreement

Customer Name: James R George
Customer Account: xxxxxxxxxxxxt8236

Record 2nd

C# 3304400
R# 3316888

THIS AGREEMENT is made and entered into on this 19 day of June, 2009, by Regions Bank (Hereinafter referred to as "Regions") in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR QUICKEN LOANS INC.**, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions loaned to **James R George** (the "Borrower", whether one or more) the sum of \$ **\$167,900.00**. Such loan is evidenced by a note dated **6/23/2008**, executed by Borrower in favor of Regions Bank, which note is secured by a mortgage, deed of trust, security deed, to secure debt, or other security agreement recorded **7/18/2008**, in Record Book **I#20080718000289880** at Page **N/A**, amended in Record Book **N/A** at Page **N/A** in the public records of **SHELBY COUNTY, ALABAMA** (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of **\$398,500.00** which loan will be evidenced by a promissory note, and executed by Borrower in favor of Lender (the "Note"). The Note will be secured by a mortgage of the same date as the Note (the "Mortgage"). Lender and Borrower have requested that Regions execute this instrument.

AGREEMENT

In consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, Regions agrees that the Mortgage shall be and remain at all times a lien or charge on the property covered by the Mortgage prior and superior to the lien or charge of Regions Bank to the extent the Mortgage secures the debt evidenced by the Note and any and all renewals and extensions thereof, or of any part thereof, and all interest payable on all of said debt and on any and all such renewals and extensions, and to the extent of advances made under the Note of the Mortgage necessary to preserve the rights or interest of Lender thereunder, but not to the extent of any other future advances.

By its acceptance of this agreement, the borrower agrees to pay the subordination Fee set out in the Regions Subordination Request Form.

IN WITNESS WHEREOF, Regions Bank has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

State of Alabama
County of Shelby

Regions Bank

By Terri Gray
Its Vice President

AST Terri Gray

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 19 day of June, 2009, within my jurisdiction, the within named Terri Gray who acknowledged that he/she is AVP of Regions Bank, a banking corporation, and that for and on behalf of the said Regions Bank, and as its act and deed, he/she executed the above and foregoing instrument, after first having been duly authorized by Regions Bank so to do.

Notary Public

My commission expires: 3/30/10

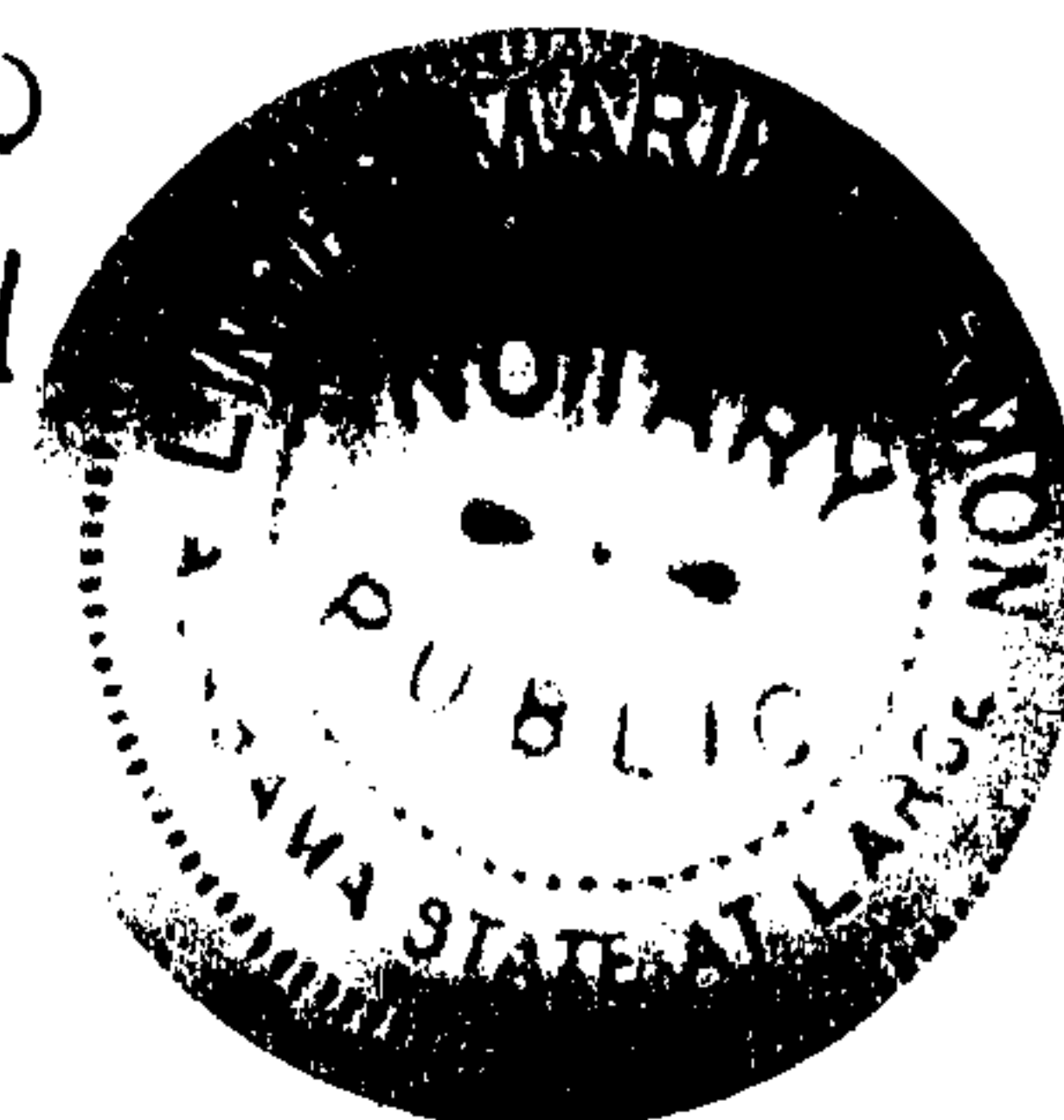
LINSEY MARIE HARMON

NOTARY MUST AFFIX SEAL

This Instrument Prepared by:

Bonnie Simpson
Regions Bank
PO Box 880721

Birmingham, AL 35282-8860





Regions Bank

Real Estate Subordination Approval

6/24/2009

Completed by: **Annette Marino**

Customer Name: **James R George**

Account Number: **xxxxxxxxxt8236**

**QUICKEN LOANS INC
20555 VICTOR PARKWAY
LIVONIA, MI 48152**

Attention: **DAWN REID**

New Mortgage Company: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
NOMINEE FOR QUICKEN LOANS INC.**

ACCOUNT STATUS

Date Opened: **6/23/2008**

Current Limit: **\$167,900.00**

New 1st Mortgage Balance: **\$398,500.00**

Amount Due: **\$0.00**

APPROVED - STREAMLINE REFINANCE

Regions Bank agrees to subordinate the above reference Equity Line/Loan to the Mortgage Company referenced above subject to the documentation required below if applicable.

- The approval document is emailed to the email address and faxed to the fax number listed on the subordination request form.
- The subordination agreement is also faxed if the agreement is being delivered via regular mail.
- A hard copy will be mailed (or sent over night if billing information was included on the request form) to the address listed on the subordination request form. Please deliver a hard copy of the Subordination Agreement to the closing attorney/agent to be recorded in the county records and returned to the address below.

~~Overnight delivery address.~~

~~Regions Bank~~

~~Attn: Subordination Dept.~~

~~2050 Parkway Office Circle, RCN 5~~

~~Hoover, AL 35244~~

~~Regions Bank~~

~~Attn: Subordination Dept.~~

~~PO Box 830721~~

~~Birmingham, AL 35283~~



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EXHIBIT A - LEGAL DESCRIPTION

Tax ID Number(s): **0730314500, 101120001002004**

Land situated in the County of **Shelby** in the State of **AL**

THE FOLLOWING DESCRIBED REAL ESTATE IN SHELBY COUNTY, ALABAMA:

LOT 4, ACCORDING TO THE SURVEY OF PHILLIP'S ADDITION TO NEW HOPE MOUNTAIN, AS RECORDED IN MAP BOOK 10, PAGE 20, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Commonly known as: **3145 Bradford Place, Birmingham, AL 35242**



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