

Shelby Cnty Judge of Probate, AL 07/19/2011 01:50:46 PM FILED/CERT

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Subordination Agreement

Customer Name: Heath A Trumbly
Customer Account: xxxxxxxxxxx7888

THIS AGREEMENT is made and entered into on this 2nd day of June, 2011, by Regions Bank (Hereinafter referred to as "Regions") in favor of BANK OF AMERICA N.A, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions loaned to **Heath A Trumbly** (the "Borrower", whether one or more) the sum of \$25,000.00. Such loan is evidenced by a note dated 9/14/2007, 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 11/15/2007, in Record Book I# 111500025220 at Page NA, amended in Record Book NA at Page NA in the public records of SHELBY COUNTY, ALABAMA (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$134,000.00 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 there under, 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.

Regions Bank

y: **JUUU** s Vice President

State of Alabama County of Shelby

PERSONALLY APPEARD BEFORE ME, the undersigned authority in and for the said County and State, on this the 2nd day of June, 2011, within my jurisdiction, the within named _______ who acknowledged that he/she is ______ 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

Commission Expires: 3-6-15

NOTARY MUST AFFIX SEAL

This Instrument Prepared by: D'ASHIA CRAYTON

Regions Bank PO Box 830721 Birmingham, AL 35282-8860

EXHIBIT A, PROPERTY DESCRIPTION

LEGAL DESCRIPTION

LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN CITY OF HELENA IN THE COUNTY OF SHELBY, AND STATE OF ALABAMA AND BEING DESCRIBED IN A DEED DATED 04/30/1997 AND RECORDED 05/02/1997 AS INSTRUMENT NUMBER 1997-13720 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:

LOT 13, ACCORDING TO THE SURVEY OF WOODVALE AS RECORDED IN MAP BOOK 12, PAGE 21 & 22 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PARCEL NO. 138271002013000
COMMONLY KNOWN AS:

6013 WOODVALE RD, HELENA, AL 35080

20110719000210240 2/2 \$15.00 20110719000210240 e of Probate: AL Shelby Cnty Judge of Pm FILED/CERT 07/19/2011 01:50:46 PM FILED/CERT