



This section for Recording use only

Subordination Agreement

Customer Name: Edward L Glass

Account Number: 5853 Request Id: 1204SB0416

THIS AGREEMENT is made and entered into on this 23rd day of April, 2012, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of NORTH AMERICAN SAVINGS BANK, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Edward L Glass and Diana R Glass (the "Borrower", whether one or more) the sum of \$67,000.00. Such loan is evidenced by a note dated December 8, 2011, 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 12/22/2011, Instrument # 20111222000388220 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$225,000.00 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 Bank 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 Bank 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.

Regions Bank

By: Lee Ray
Its Vice President

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 23rd day of April, 2012, within my jurisdiction, the within named Lee Ray who acknowledged that he/she is VP 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.

Chin C. Smith
Notary Public
MY COMMISSION EXPIRES JANUARY 9, 2013

My commission expires:

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
Tracey McCool
Regions Bank
PO Box 830721
Birmingham, AL 35282-8860

Recording Requested By & Return To:
Chicago Title ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001 17886332



Regions Bank

Real Estate Subordination Approval

20120523000182960 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
05/23/2012 11:37:43 AM FILED/CERT

4/23/2012

Customer Name: Edward L Glass

Customer Name: Diana R Glass

Subordination Request Number: 1204SB0416

NORTH AMERICAN SAVINGS

903 E 104 ST STE 400

KANSAS CITY , MO 64131

Attention: BRENDA BELLAMY

Account Status

New 1st Lender: NORTH AMERICAN SAVINGS BANK

New 1st Mortgage Balance: \$225,000.00

Date Home Equity Account Opened: December 13, 2011

Current Limit: \$67,000.00

New Limit (if applicable): \$67,000.00

Approved based on the customer paying the subordination fee of \$200

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

- The subordination request is approved.
- A copy of the Subordination Agreement is attached. Please review for accuracy. 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 mail us the hard copy of the Subordination Agreement after it has been recorded to the address below.
- If there are any questions please email SubordinationSupport@regions.com

Overnight Delivery: *OR*

US Mail:

Regions Bank
Attn: Subordination Dept.
2050 Parkway Office Cir,
RCN 2
Hoover, AL 35244

Regions Bank
Attn: Subordination Dept.
PO Box 830721
Birmingham, AL 35283

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN CITY OF BIRMINGHAM, SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED INST # 20031218000, PAGE 13270, ID# 03-8-33-0-005-025.000, BEING KNOWN AND DESIGNATED AS LOT 25, GREYSTONE FARMS.

LOT 25 ACCORDING TO THE 2ND AMENDMENT PLAT OF AMENDED PLAT OF THE BRAE SECTOR OF GREYSTONE FARMS RECORDED IN MAP BOOK 19 PAGE 141 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA

BY FEE SIMPLE DEED FROM W VICTOR ATHERTON, UNMARRIED AS SET FORTH IN INST # 20031218000 PAGE 13270 DATED 12/12/2003 AND RECORDED 12/18/2003, SHELBY COUNTY RECORDS, STATE OF ALABAMA.



20120523000182960 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
05/23/2012 11:37:43 AM FILED/CERT