



20121210000471620 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
12/10/2012 11:45:21 AM FILED/CERT

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St. Paul, MN 55117

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Subordination Agreement

Customer Name: Rhodes L Watkins

Account Number: 9344

Request Id: 1208SB0493

THIS AGREEMENT is made and entered into on this 12th day of September, 2012, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of CITIBANK N.A., its successors and assigns (hereinafter referred to as "Lender").

RECITALS

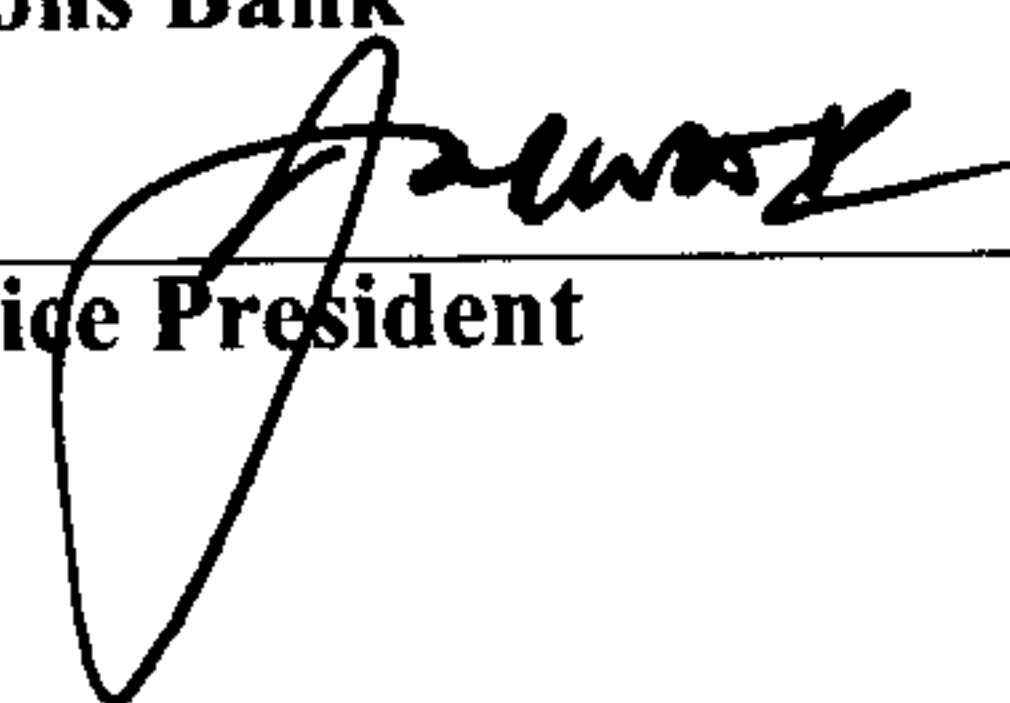
Regions Bank loaned to Rhodes L Watkins and Patricia P Watkins (the "Borrower", whether one or more) the sum of \$20,000.00. Such loan is evidenced by a note dated July 12, 2004, executed by Borrower in favor of Regions Bank, which note is secured by a mortgage, deed of trust, security deed, to secure debt, or other security agreement recorded 8/6/2004, Instrument # 20040806000443970, amended Instrument # 20080527000214760 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$131,275.00 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.

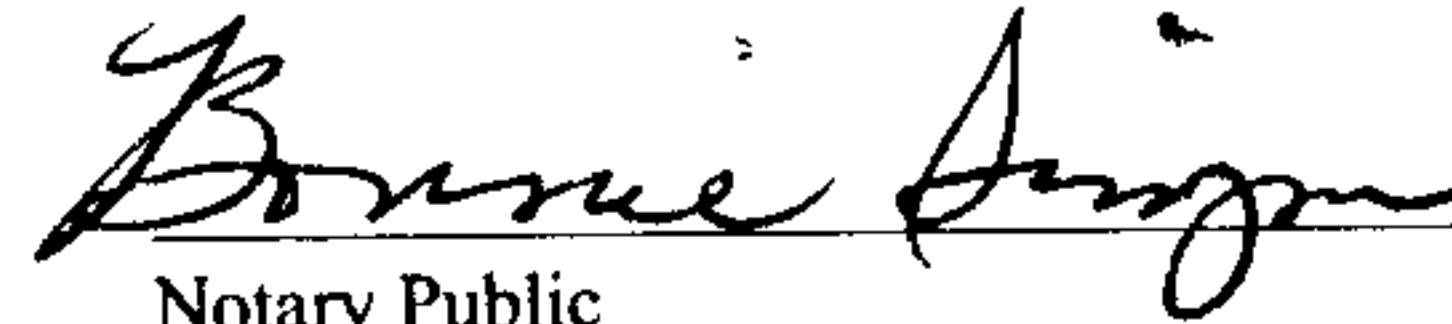
IN WITNESS WHEREOF, Regions Bank has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

Regions Bank

By: 
Its Vice President

State of Alabama
County of Shelby

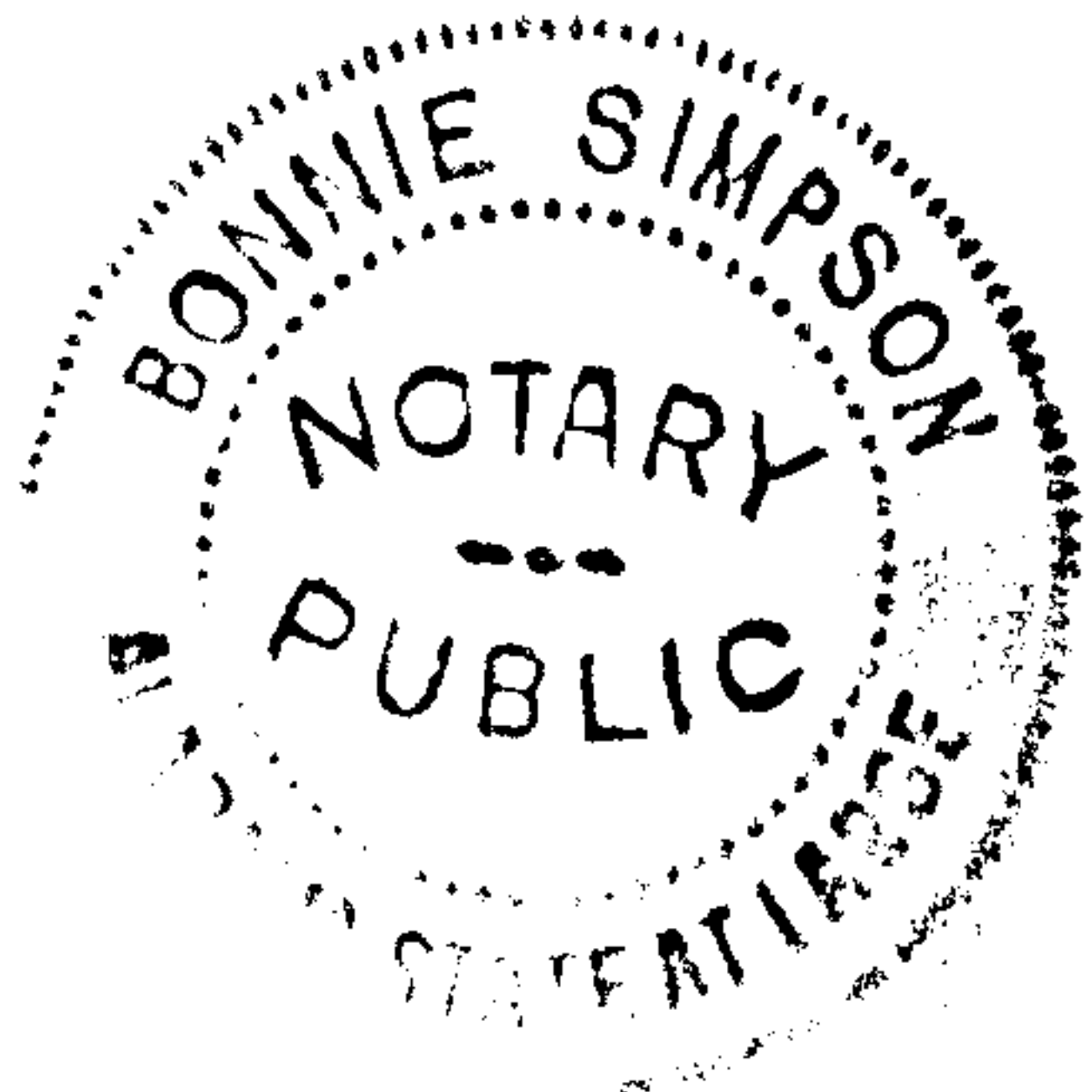
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 12th day of September, 2012, within my jurisdiction, the within named James Watts who acknowledged that he/she is VP of Regions Bank, a banking corporation, and that for and on behalf of the said 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.


Notary Public

3-6-15

My commission expires:

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





Regions Bank

Real Estate Subordination Approval

9/12/2012

Customer Name: Rhodes L Watkins

Customer Name: Patricia P Watkins

Subordination Request Number: 1208SB0493

OLD REPUBLIC TITLE

530 SOUTH MAIN ST SUITE 1031

AKRON, OH 44311

Attention: ANDREA MASTURZO

Account Status

New 1st Lender: CITIBANK N.A.

New 1st Mortgage Balance: \$131,275.00

Date Home Equity Account Opened: July 14, 2004

Current Limit: \$40,000.00

New Limit (if applicable): \$40,000.00



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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

EXHIBIT "A"

SITUATE IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 61, ACCORDING TO THE AMENDED FINAL RECORD PLAT OF NARROWS PEAK
SECTOR, AS RECORDED IN MAP BOOK 31 PAGE 125 A & B, IN THE PROBATE OFFICE
SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TOGETHER WITH THE NONEXCLUSIVE EASEMENT TO USE THE COMMON AREAS AS MORE
PARTICULARLY DESCRIBED IN THE NARROWS RESIDENTIAL DECLARATION OF
COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED AS INST #2000-9755, IN
THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH TOGETHER WITH ALL
AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS THE
"DECLARATION").

TAX ID NO: 09 4 20 2 007 061.000

BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED:

GRANTOR: THE NARROWS II, INC., AN ALABAMA CORPORATION
GRANTEE: RHODES L. WATKINS AND PATRICIA P. WATKINS, AS JOINT
TENANTS WITH RIGHT OF SURVIVORSHIP
DATED: 04/30/2004
RECORDED: 05/07/2004
DOC#/BOOK-PAGE: 20040507000241650

ADDRESS: 151 NARROWS PEAK CIR, BIRMINGHAM, AL 35242

END OF SCHEDULE A



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