

Record & Return To:  
Mortgage Information Services  
4877 Galaxy Pkwy, Ste I  
Cleveland, OH 44128

20130109000012610 1/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
01/09/2013 12:40:55 PM FILED/CERT

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**M.I.S. FILE NO 1240013** Subordination Agreement

Customer Name: Jay A Stokes  
Account Number: 5248 Request Id: 1212SB0294

THIS AGREEMENT is made and entered into on this 13th day of December, 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 Jay A Stokes and Joanna L Stokes (the "Borrower", whether one or more) the sum of \$82,800.00. Such loan is evidenced by a note dated February 1, 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 2/21/2008, Instrument # 20080221000072100 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$85,000.00 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.

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: [Signature]  
Its Vice President

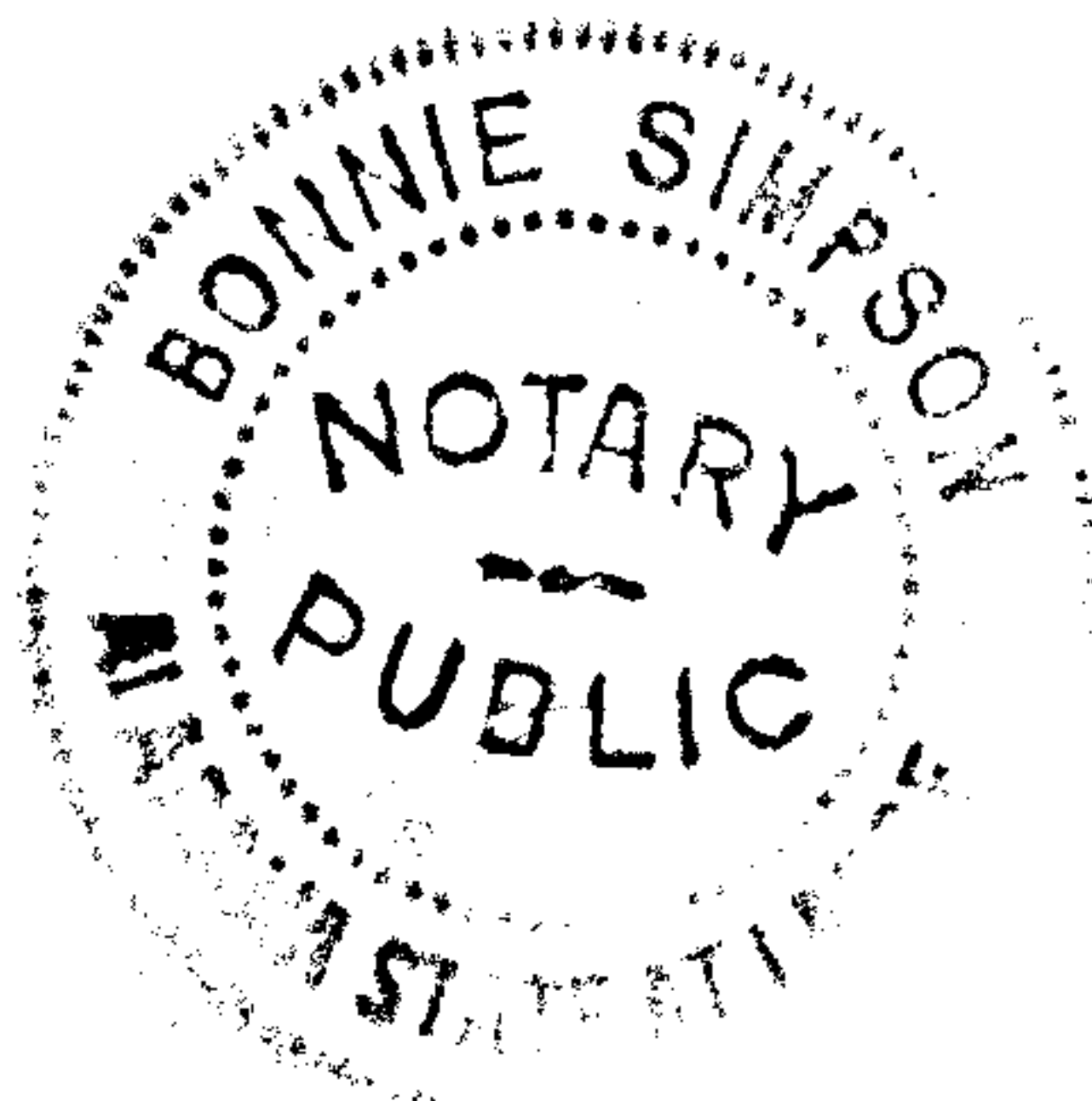
State of Alabama  
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 13th day of December, 2012, within my jurisdiction, the within named Mark Holmes 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.

[Signature]  
Notary Public  
3-6-15

My commission expires:

NOTARY MUST AFFIX SEAL  
This Instrument Prepared by:  
Tracey McCool  
Regions Bank  
2050 Parkway Office Cir, RCN 2  
Hoover, AL 35244





# Fidelity National Title Insurance Company

## LEGAL DESCRIPTION

### EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA IN DEED DOCUMENT NUMBER 2001-02398 AND IS DESCRIBED AS FOLLOWS:

LOTS 1 AND 2 OF THE HEART OF DIXIE SUBDIVISION BEING SITUATED IN THE SW 1/4 OF THE NW 1/4 OF SECTION 17, TOWNSHIP 21 SOUTH, RANGE 2 WEST, ACCORDING TO THE SURVEY OF KEVIN S. BRADFORD, AS RECORDED IN MAP BOOK 27, PAGE 126 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY.

SUBJECT TO EASEMENTS, RIGHTS OF WAY, AND RESTRICTIONS OF RECORD.

BEING THE SAME PROPERTY DESCRIBED IN THE DEED TO JOANNA W. STOKES AND HUSBAND JAMES A. STOKES, JR., FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM IN FEE SIMPLE, TOGETHER WITH EVERY CONTINGENT REMAINDER AND RIGHT OF REVERSION FROM CHRISTINE ARMSTRONG BELLA AND HUSBAND WILSON C. BELL RECORDED ON JANUARY 23, 2001 IN DEED DOCUMENT NUMBER 2001-02398, OF THE PUBLIC RECORDS OF SHELBY COUNTY, ALABAMA.

APN: 22-4-18-0-000-026.000

COMMONLY KNOWN AS 595 SNOW DR, ALABASTER, AL 35007  
HOWEVER, BY SHOWING THIS ADDRESS NO ADDITIONAL COVERAGE IS PROVIDED



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