

20130419000160230 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
04/19/2013 12:06:20 PM FILED/CERT

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Subordination Agreement

Customer Name: Wilma Faye Short
Account Number: 0888 Request Id: 1304SB0151

THIS AGREEMENT is made and entered into on this 16th day of April, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Regions Bank, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Wilma Faye Short (the "Borrower", whether one or more) the sum of \$25,000.00. Such loan is evidenced by a note dated January 29, 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 2/18/2008, Instrument # 20080218000064560 in the public records of Shelby, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$56,822.97 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

Mark Holmes

State of Alabama
County of Shelby

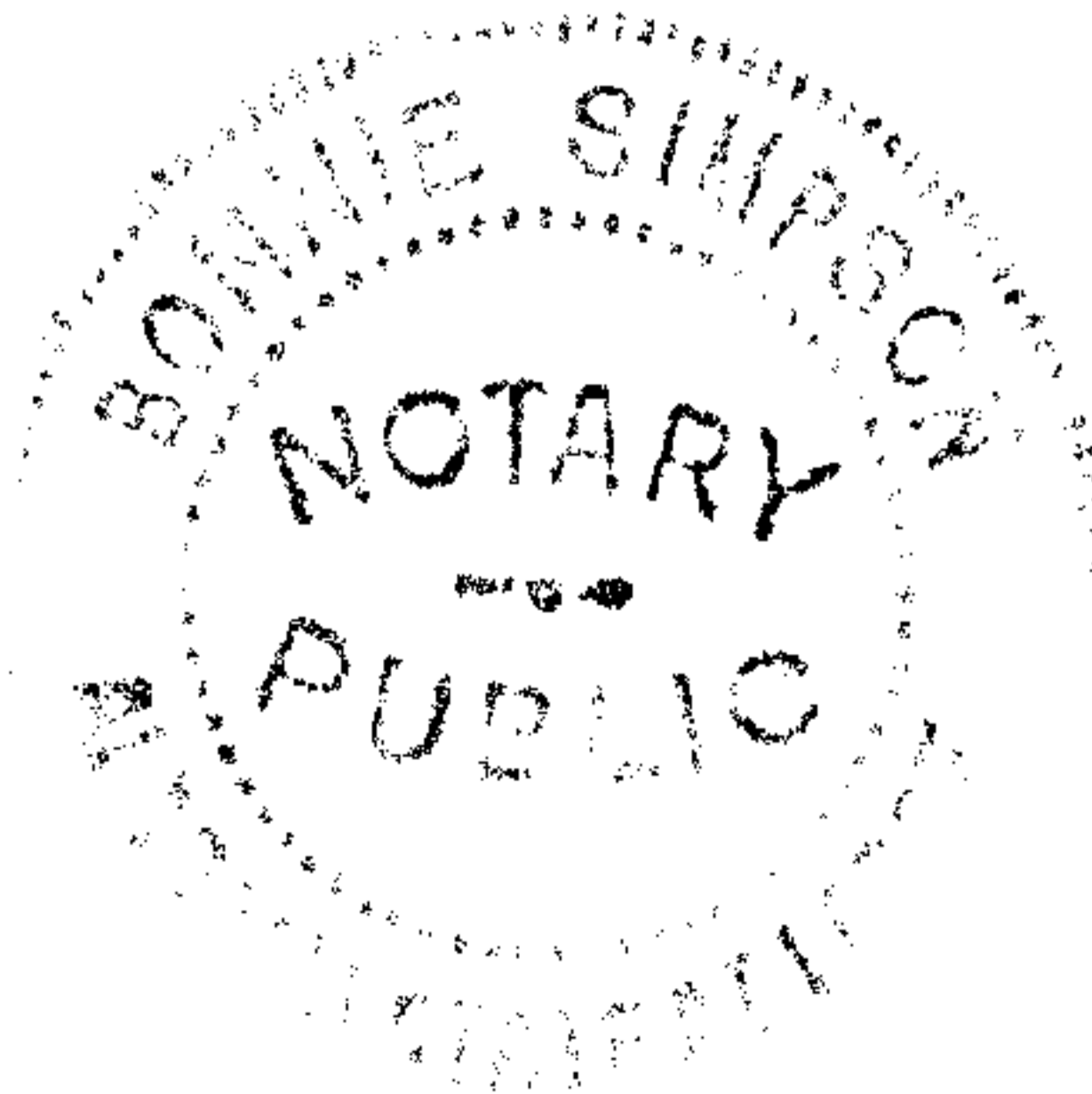
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 16th day of April, 2013, within my jurisdiction, the within named *Mark Holmes* who acknowledged that he/she is *VP* of Regions Bank, a banking corporation, and that for and on behalf of the said 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.

Bonnie Simpson
Notary Public

3-6-15

My commission expires:

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



LEGAL

THE FOLLOWING DESCRIBED PROPERTY, LYING AND BEING IN THE COUNTY OF SHELBY,
STATE OF ALABAMA, TO-WIT:

LOT 63, ACCORDING TO THE PLAT OF CHESAPEAKE SUBDIVISION AS RECORDED IN MAP
BOOK 37, PAGE 123, IN THE OFFICE OF THE JUDGE OF PROBATE OF COUNTY, ALABAMA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR
MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO FAYE SHORT AKA WILMA FAYE SHORT
FROM ADAMS HOMES, L.L.C., AN ALABAMA LIMITED LIABILITY COMPANY BY
WARRANTY DEED DATED 10/19/2007, AND RECORDED ON 10/29/2007, DOCUMENT #
20071029000499280, IN SHELBY COUNTY, AL.

