



20130419000160290 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
04/19/2013 12:31:45 PM FILED/CERT

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Subordination Agreement

Customer Name: Kristen L Kiker

Account Number: 7187 Request Id: 1303SB0340

THIS AGREEMENT is made and entered into on this 26th day of March, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of BANK OF AMERICA, N.A., its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Kristen L Kiker (the "Borrower", whether one or more) the sum of \$14,821.15. Such loan is evidenced by a note dated October 31, 2001, 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 11/14/2001, Instrument # 2011114000492961 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$68,715.00 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: *James Watts*
Its Vice President **JAMES WATTS**

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 26th day of March, 2013, 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.

Bonnie Simon
Notary Public

3-6-15
My commission expires: **BONNIE SIMON**

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
Terri O'Neill
Regions Bank
2050 Parkway Office Cir, RCN 2
Hoover, AL 35244

EXHIBIT A, PROPERTY DESCRIPTION

LEGAL DESCRIPTION

LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN CITY OF PELHAM IN THE COUNTY OF SHELBY, AND STATE OF ALABAMA AND BEING DESCRIBED IN A DEED DATED 04/30/1999 AND RECORDED 05/06/1999 AS INSTRUMENT NUMBER 19990506000190491 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:

LOT 44, ACCORDING TO THE SURVEY OF THE SECOND SECTOR OF HIDDEN CREEK II AS RECORDED IN MAP BOOK 25, PAGE 34, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PROPERTY ADDRESS: 312 COALES BRANCH CIRCLE PELHAM AL 35124

DEED IS THE ONLY DOC THAT READS 313 COALES BRANCH CIRCLE PELHAM AL 35124-- LEGAL MATCHES ALL OTHER DOCS

PARCEL NO. 13 6 13 3 004 055.000

COMMONLY KNOWN AS:

312 COALES BRANCH CIRCLE, PELHAM, AL 35124

 **HERRING**
46796160

FIRST AMERICAN ELS
SUBORDINATION AGREEMENT



AL

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING


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