

20130429000172040 1/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
04/29/2013 10:45:43 AM FILED/CERT

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7749601

### Subordination Agreement

**Customer Name: Ronald W Clifton**

**Account Number: 5088**

**Request Id: 1303SB0504**

THIS AGREEMENT is made and entered into on this 25th 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 Ronald W Clifton and Teresa M Clifton (the "Borrower", whether one or more) the sum of \$70,000.00. Such loan is evidenced by a note dated December 4, 2007, 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 12/28/2007, Instrument # 20071228000583190 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$125,000.00 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.

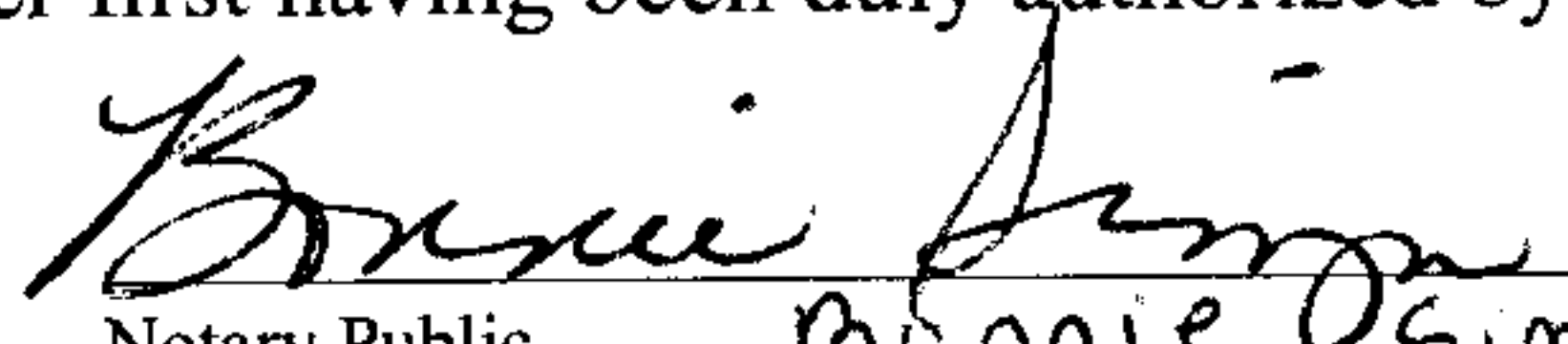
**Regions Bank**

By: 

**Its Vice President** Mark Holmes

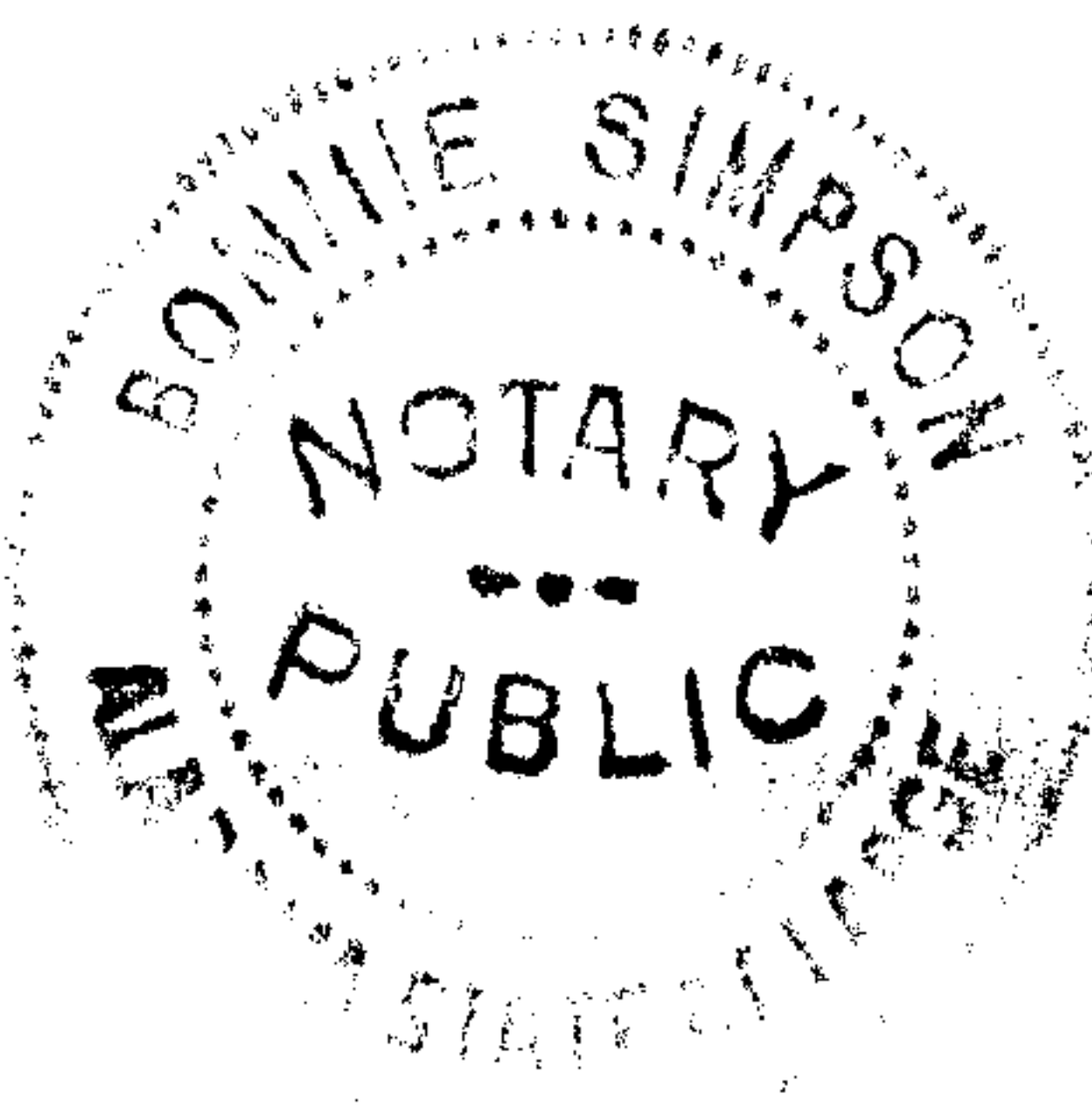
State of Alabama  
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 25th day of March, 2013, within my jurisdiction, the within named VP 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.

  
Notary Public Bonnie Simpson  
3-6-13

My commission expires:

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



### Exhibit "A"

Real property in the City of **BIRMINGHAM**, County of **SHELBY**, State of **Alabama**, described as follows:



**LOT 9, IN BLOCK 12, ACCORDING TO THE SURVEY OF BROKEN BOW SOUTH, AS RECORDED IN MAP BOOK 11, PAGE 82, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**


**Being all of that certain property conveyed to RONALD W. CLIFTON AND WIFE, TERESA M. CLIFTON, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM from C. BRIAN SPRABERRY AND WIFE, ANGELIA B. SPRABERRY, by deed dated August 21, 1992 and recorded August 26, 1992 as INSTRUMENT NO. 1992-18168 of official records.**

Commonly known as: 4829 KEITH DRIVE, BIRMINGHAM, AL 35242

APN #: **10-1-12-0-009-063-000**

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

 CLIFTON  
46848710 AL  
FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT  


  
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