

Shelby Cnty Judge of Probate, AL 05/22/2013 01:52:30 PM FILED/CERT

This section for Recording use only

51586198-1995842 Customer Name: Jon M Mitchell

Subordination Agreement

Request Id: 1302SB0632 Account Number: 1784

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 MERS INC., AS NOMINEE FOR QUICKEN LOANS INC., its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Jon M Mitchell and Susan Mitchell (the "Borrower", whether one or more) the sum of \$17,000.00. Such loan is evidenced by a note dated June 24, 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 7/18/2008, Instrument # 20080718000289930 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$142,600.00 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

Its Vice President

When Recorded Return To: Indecomm Global Services 2925 Country Drive

St. Paul, MN 55117 786001515-2

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 May (Helma who acknowledged that he/she is 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.

My commission expires:

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

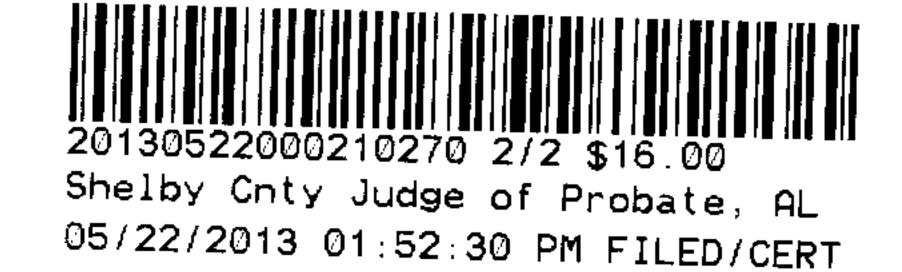


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 36 1 12 0 001 028.003

Land Situated in the County of Shelby in the State of AL

FROM THE NE CORNER OF THE SE 1/4-SE 1/4, SECTION 11, TOWNSHIP 24 NORTH, RANGE 12 EAST, SHELBY COUNTY, ALABAMA,, AS BEGINNING POINT, RUN ALONG A FENCE SOUTH 86 DEGREES 04 MINUTES 26 SECONDS WEST 450.43 FEET; THENCE RUN SOUTH 02 DEGREES 51 MINUTES 07 SECONDS EAST 136.99 FEET; THENCE RUN SOUTH 70 DEGREES 30 MINUTES 00 SECONDS EAST 1129.4 FEET; THENCE RUN ALONG A FENCE NORTH 00 DEGREES 02 MINUTES 11 SECONDS WEST 106.21 FEET; THENCE CONTINUE ALONG A FENCE NORTH 15 DEGREES 27 MINUTES 16 SECONDS EAST 133.72 FEET; THENCE RUN ALONG A FENCE NORTH 71 DEGREES 34 MINUTES 32 SECONDS WEST 691.37 FEET; THENCE RUN ALONG A FENCE NORTH 01 DEGREE 04 MINUTES 04 SECONDS WEST 97.07 FEET, BACK TO THE BEGINNING POINT. SITUATED IN SHELBY COUNTY, ALABAMA.

ALSO, AN EASEMENT FROM THE EAST LINE OF THE ABOVE DESCRIBED LOT SOUTHEASTERLY TO THE WEST RIGHT OF WAY LINE OF COUNTY ROAD 18, DESCRIBED THUSLY: A STRIP OF LAND 20 FEET OF EVEN WIDTH NORTHERLY OF AND PARALLEL TO THE FOLLOWING DESCRIBED LINE; FROM THE SOUTHEAST CORNER OF THE ABOVE DESCRIBED LOT, RUN SOUTH 62 DEGREES 39 MINUTES 48 SECONDS EAST 296.66 FEET; THENCE SOUTH 02 DEGREES 34 MINUTES 34 SECONDS WEST 33.64 FEET; THENCE SOUTH 62 DEGREES 02 MINUTES 45 SECONDS EAST 160.63 FEET TO THE WEST RIGHT OF WAY LINE OF SAID COUNTY ROAD AND THE END OF SAID EASEMENT.

NOTE: The Company is prohibited from insuring the area or quantity of the land. The Company does not represent that any acreage or footage calculations are correct. References to quantity are for identification purposes only.

Commonly known as: 4127 Highway 18, Montevallo, AL 35115

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