

20131112001223840 1/1  
Bk: LR201319 Pg:19210  
Jefferson County, Alabama  
I certify this instrument filed on:  
11/12/2013 12:47:59 PM AGREE  
Judge of Probate- Alan L. King

BHIM 0900065

This section for Recording use only

20131115000449090 1/1 \$14.00  
Shelby Cnty Judge of Probate, AL  
11/15/2013 11:49:00 AM FILED/CERT

### Subordination Agreement

**Customer Name:** Raed A Aqel and Abeer Aqel

**Account Number:** 3944

THIS AGREEMENT is made and entered into on this 7<sup>th</sup> day of November, 2013, by Regions Bank, 2050 Parkway Office Cir, RCN 2, Hoover, AL 35244, (800) 896-6513, (Hereinafter referred to as "Regions Bank") in favor of Regions Mortgage, its successors and assigns (hereinafter referred to as "Lender").

### RECITALS

Regions Bank loaned to Raed A Aqel and Abeer Aqel (the "Borrower", whether one or more) the sum of \$120,000.00. Such loan is evidenced by a note dated September 15, 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 October 3, 2008, in Instrument #20081003000392590 in the public records of Shelby County, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$280,000.00 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  
2050 Parkway Office Cir, RCN 2  
Hoover, AL 35244  
(800) 896-6513

State of Alabama  
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 7<sup>th</sup> day of November, 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.

\_\_\_\_\_  
Notary Public

MY COMMISSION EXPIRES AUGUST 10, 2015

My commission expires:

NOTARY MUST AFFIX SEAL

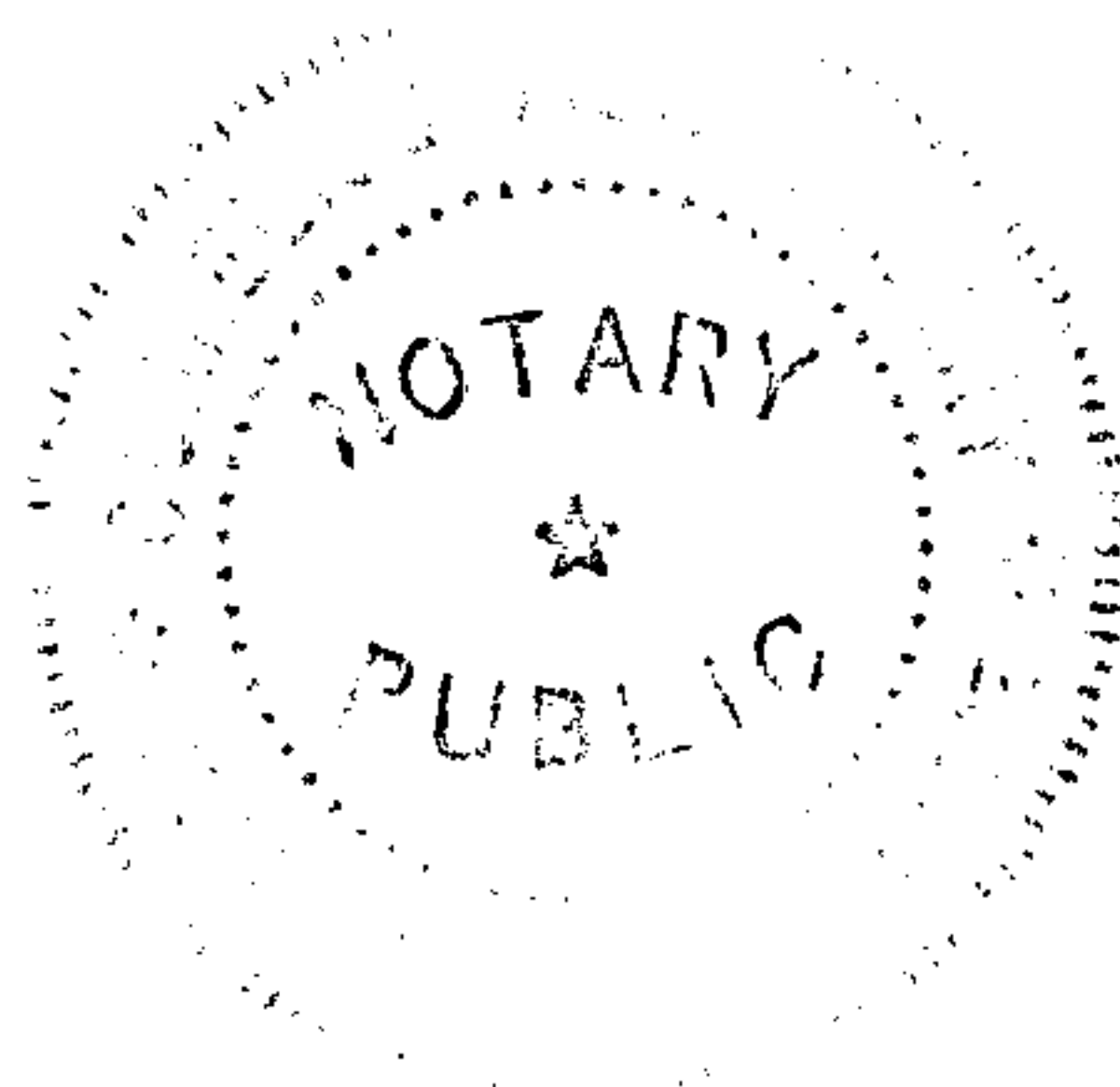
This Instrument Prepared by:

Terri O'Neill

Regions Bank

2050 Parkway Office Cir, RCN 2

Hoover, AL 35244



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Jefferson County, Alabama  
11/12/2013 12:47:59 PM AGREE  
Fee - \$16.00

Total of Fees and Taxes-\$16.00  
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