

This section for Recording use only

**Subordination Agreement**

7837321

**Customer Name: Janet M Wise**

**Account Number: 7434**

**Request Id: 1304SB0202**

THIS AGREEMENT is made and entered into on this 8th day of April, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of EVERBANK, its successors and assigns (hereinafter referred to as "Lender").

**RECITALS**

Regions Bank loaned to Janet M Wise and William M Wise (the "Borrower", whether one or more) the sum of \$30,000.00. Such loan is evidenced by a note dated September 22, 2004, 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 10/14/2004, \* Instrument # 20041014000567420 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$148,500.00 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.

\* Recording concurrently herewith **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.

By its acceptance of this agreement, the borrower agrees to pay the subordination Fee set out in the Regions Subordination Request Form.

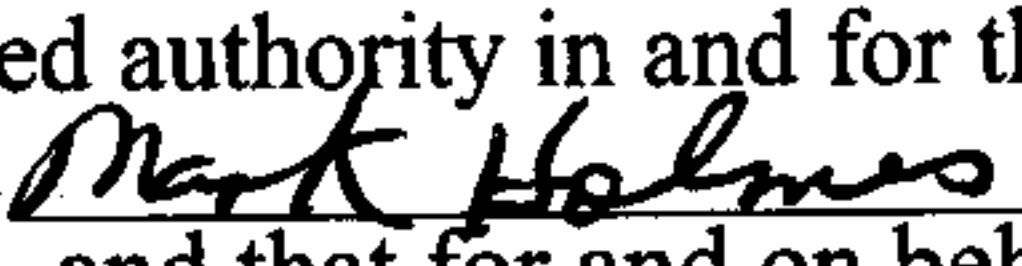

IN WITNESS WHEREOF, Regions Bank has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

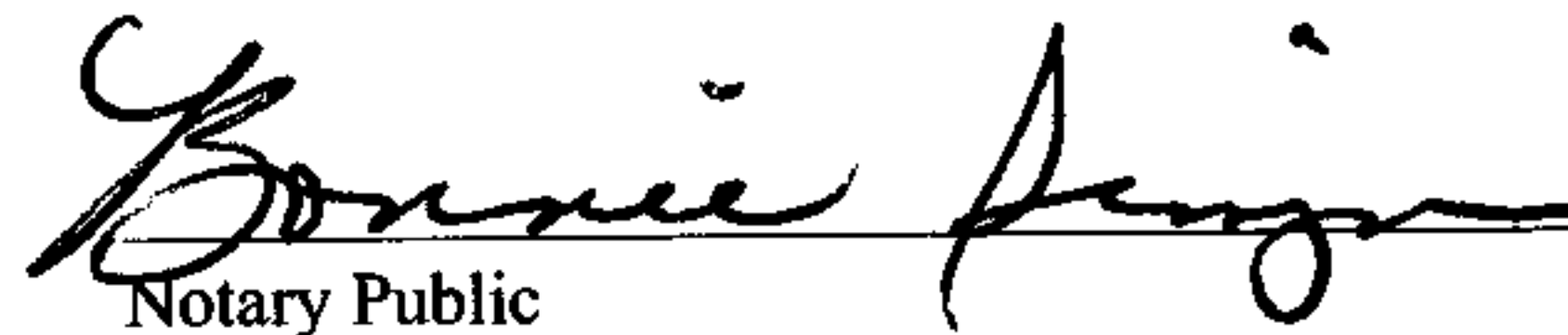
**Regions Bank**

By: 

Its Vice President 

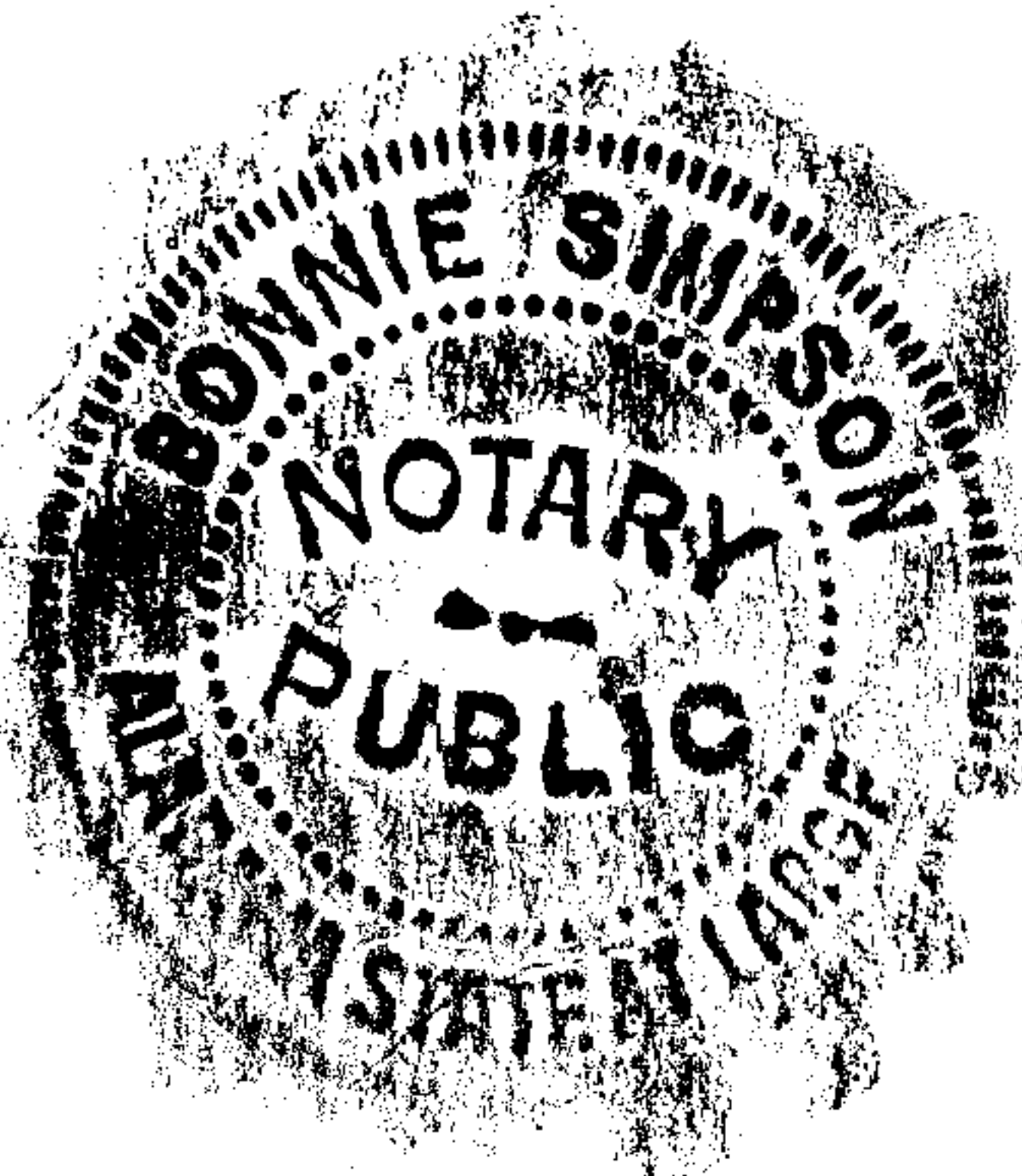
State of Alabama  
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 8th day of April, 2013, within my jurisdiction, the within named  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.

  
Notary Public

My commission expires: 3-6-15

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



**SUBAGREM 2/2**  
Exhibit "A"

Real property in the City of ALABASTER, County of SHELBY, State of Alabama, described as follows:  
Lot 145, according to the Final Plat of Wynlake, Phase 4B, as recorded in Map Book 22, page  
63, in the Probate Office of Shelby County, Alabama.

Being all of that certain property conveyed to WILLIAM M. WISE AND WIFE JANET M. WISE,  
AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP from AMERICAN HOMES AND LAND  
CORP., by deed dated March 27, 1998 and recorded April 02, 1998 AS INSTRUMENT NO.  
19980402000116901 of official records.

Commonly known as: 304 WYNLAKE DRIVE, ALABASTER, AL 35007

APN #: 23 8 27 0 000 001.041

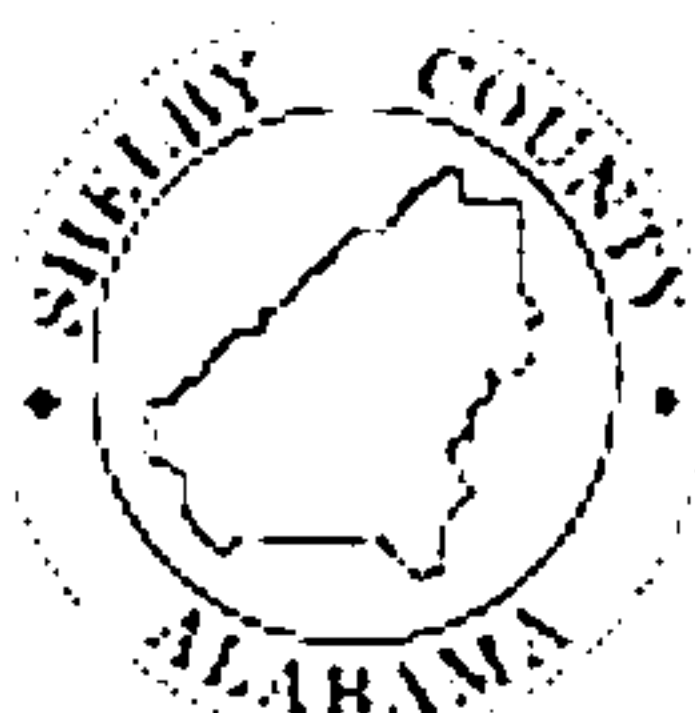
 PARKER  
48052906

AL

FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT



WHEN RECORDED, RETURN TO:  
FIRST AMERICAN TITLE INSURANCE CO.  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
01/09/2014 01:04:50 PM  
\$17.00 KELLY  
20140109000008980

A handwritten signature in black ink, likely of the County Clerk, is written over the bottom right of the page.