

WHEN RECORDED RETURN TO:  
OLD REPUBLIC TITLE  
ATTN: POST CLOSING  
530 SOUTH MAIN STREET  
SUITE 1031  
AKRON, OH 44311



20140114000013600 1/2 \$17.00  
Shelby Cnty Judge of Probate, AL  
01/14/2014 02:09:27 PM FILED/CERT

This section for Recording use only

**13136109-02R**

**Subordination Agreement**

**Customer Name: Renee A Diffie**

**Account Number: 0672**

**Request Id: 1312SB0076**

THIS AGREEMENT is made and entered into on this 11th day of December, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of BANK OF AMERICA NA, its successors and/or assigns (hereinafter referred to as "Lender").

**RECITALS**

Regions Bank loaned to Renee A Diffie (the "Borrower", whether one or more) the sum of \$71,100.00. Such loan is evidenced by a note dated March 27, 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 4/20/2007, Instrument # 20070420000184370 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$40,250.00 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.

*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: *Lee Sims*  
Its Vice President

*Lee Sims*

State of Alabama  
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 11th day of December, 2013, within my jurisdiction, the within named *Lee Sims* 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 Simpson*  
Notary Public

*3-6-15*

*Bonnie Simpson*

My commission expires:

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

**SCHEDULE A**

SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT B, BLOCK 2, ACCORDING TO THE SURVEY OF RIVERWOOD FIRST SECTOR, AS RECORDED  
IN MAP BOOK 8, PAGE 49, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.  
TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON AREA AS SET FORTH IN  
DECLARATION RECORDED IN MISC. BOOK 39, PAGE 880.

TAX ID NO: 10 2 03 0 001 057 .014

BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED

GRANTOR: KARL MICHAEL RICHARDS, AN UNMARRIED MAN  
GRANTEE: RENEE A. DIFEE  
DATED: 08/14/1996  
RECORDED: 08/29/1996  
DOC#/BOOK-PAGE: 1996-28402

ADDRESS: 4854 RIVERWOOD PL, BIRMINGHAM, AL 35242

END OF SCHEDULE A



20140114000013600 2/2 \$17.00  
Shelby Cnty Judge of Probate, AL  
01/14/2014 02:09:27 PM FILED/CERT