

Return To: 5595636
LSI-LPS
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108

This section for Recording use only

Subordination Agreement

Customer Name: Shedrick Flowers
Customer Account: xxxxxxxxxxxx2797

THIS AGREEMENT is made and entered into on this **20** day of **February, 2009**, by Regions Bank (Hereinafter referred to as "Regions") in favor of **Regions Mortgage**, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions loaned to **Shedrick Flowers** (the "Borrower", whether one or more) the sum of \$ **\$20,000.00**. Such loan is evidenced by a note dated **9/24/2007**, 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 **9/24/2007**, in Record Book **I#20071106000510940** at Page, amended in Record Book at Page in the public records of **Shelby, ALABAMA** (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of **\$111,300.00** 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 execute this instrument. * Recorded 03/10/2009 instrument # 20090310000086350

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 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: Terrin Gray
Its Vice President

AST

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the **20** day of **February, 2009** within my jurisdiction, the within named Terrin Gray who acknowledged that he/she is AVO 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.

Joseph Whitmore
Notary Public

My commission expires: 3/30/10

NOTARY MUST AFFIX SEAL

This Instrument Prepared by:

Vera Whitmore

Regions Bank

PO Box 830721

Birmingham, AL 35282-8860



20090512000178060 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
05/12/2009 11:16:26 AM FILED/CERT

Order ID: 5595636

Loan No.: 0896699274

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

Lot 512 according to the Survey of Savannah Point Sector V Phase II as recorded in Map Book 30
Page 42 in the Probate Office of Shelby County, Alabama.

Assessor's Parcel Number: 229312003012000



20090512000178060 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
05/12/2009 11:16:26 AM FILED/CERT

Regions Bank

Real Estate Subordination Approval

2/20/2009

Completed by: **Vera Whitmore**

Customer Name: **Shedrick Flowers**

Account Number: **xxxxxxxxxxx2797**

LSI - Pam Streator

700 Cherrington Parkway, 2nd Floor

Coraopolis, PA 15108

Attention: **Jackie Bowman**

New Mortgage Company: **Regions Mortgage**

ACCOUNT STATUS

Date Opened: **9/24/2007**

Current Limit: **\$20,000.00**

Balance: **\$0.00**

New Limit (if applicable): ******

New 1st Mortgage Balance: **\$111,300.00**

Amount Due: **\$0.00**

APPROVED - STREAMLINE REFINANCE

Regions Bank agrees to subordinate the above reference Equity Line/Loan to the Mortgage Company referenced above, subject to the terms listed above, as well as the documentation required below if applicable.

****The Line of Credit limit is being lowered due to Regions Loan to Value policy if there is an amount in this field. Please deliver a hard copy* of the attached Amendment to Equity Line of Credit Agreement to be executed by the borrower(s) and return to my attention along with certified funds, if applicable, to ensure the balance does not exceed the new limit.**

***Please deliver a hard copy of the attached Subordination Agreement to the closing attorney/agent to be recorded in the county records and return to my attention. Hard copy mailed first class on today's date, shown above.**

Regions Bank

Attn: Subordination Dept.

2050 Parkway Office Circle, RCN 5

Hoover, AL 35244

Regions Bank

Attn: Subordination Dept.

PO Box 830721

Birmingham, AL 35283