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East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108

SUBORDINATION AGREEMENT

Borrower: Adam D. New

Property Address: 1339 Lake Forest Circle, Birmingham, AL 35244

This Subordination Agreement dated March 24, 2011, is between

THE BANK, (Junior Lender), and REGIONS BANK D/B/A REGIONS MORTGAGE,

(New Senior Lender).

RECITALS

THE BANK, (Junior Lender), owns and holds a promissory note in the amount of \$23,800.00, dated 06/30/2005, and recorded as Instrument No. 20050705000334340 on 07/05/2005, in Shelby County, Alabama.

Borrowers are current owners of the Property, and wish to replace their current first position mortgage loan on the Property with a new first position mortgage loan secured by the Property from New Senior Lender in the new principal sum of \$177,500.00 Dated: 4-70-7011. This will be the New Senior Security Instrument.

1. Subordination of Junior Lender's Interest.

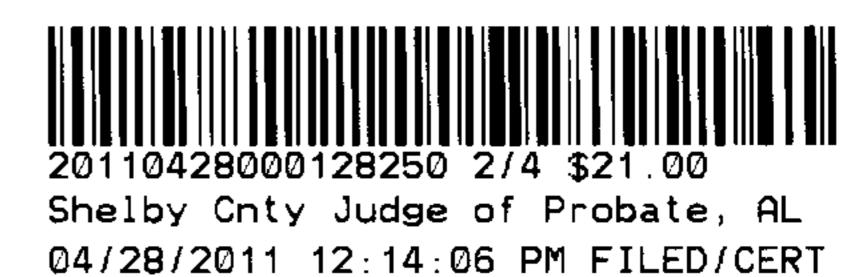
Junior Lender agrees that its security interest and all of Junior Lender's rights thereunder shall at all times be inferior and subordinate to the Senior Lender's new security instrument and Senior Lender's rights in the Property, including any extensions, renewals, or modifications up to a maximum amount of \$177,500.00, plus interest. Junior Lender consents without possibility of revocation, and accepts all provisions, terms and conditions of the New Senior Lender's Security Instrument.

2. No Subordination to Additional Matters

Junior Lender is subordinating its lien/security interest to the Senior Lender's security Instrument only, and not to other or future liens or security interests in the Property. Junior Lender has no obligation to consent to future requests for subordination of its lien-security interest.

3. No Waiver of Notice

Upon the execution of the subordination of Junior Lender's security instrument to the new Senior Lender, the Junior Lender waives no rights it may have, if any, under the



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laws of the State in which the Property is located, or any Federal rights to which the Junior Lender may be entitled.

4. Assignment

This agreement shall be binding upon and inure to the benefit of the Junior Lender and Senior Lender, and their respective successors, assigns, trustees, receivers, administrators, personal representatives, legatees, and devisees.

5. Governing (Applicable) Law

This agreement shall be governed by the laws of the State in which the Property is located.

6. Reliance

This Agreement can be relied upon by all persons having an interest in the Property or the New Security Instrument.

7. Notice

Any notice or other communication to be provided under this agreement shall be in writing and sent to the parties at the address described in this Agreement, or such other address as the parties may designate in writing from time to time.

8. Entire Agreement (Integration)

This Agreement and any related documents represent the complete and integrated understanding between Junior Lender and New Senior Lender pertaining to the terms and conditions of this Agreement. Any waiver, modification, or novation of this agreement must be in writing, executed by New Senior Lender, (or its successors or assigns), or Junior Lender, (its successors or assigns) and, if this Agreement was recorded in the real estate records of the government entity in which the Property is located, recorded in such real estate records, to be enforceable.

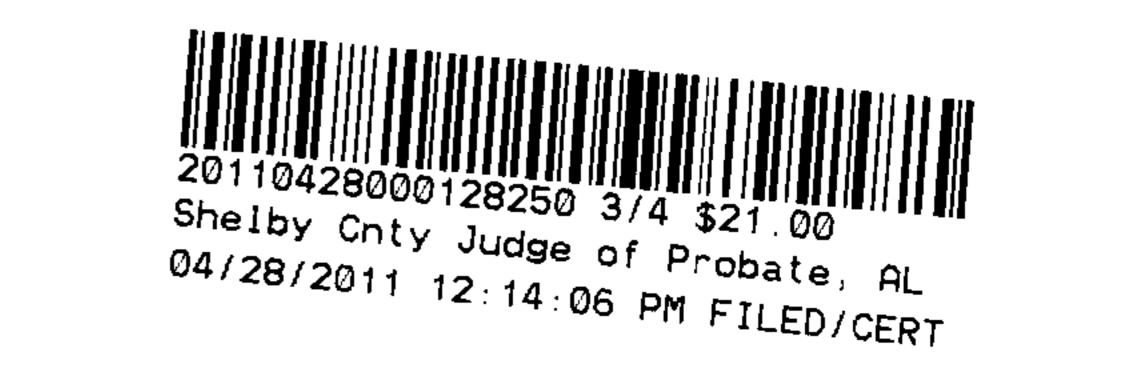
9. Waiver of Jury Trial

Junior Lender and the New Senior Lender hereby waive any right to trial by Jury in any action arising out of, or based upon this Agreement.

10. Acceptance

New Senior Lender and Junior Lender acknowledge that they have read, understand, and agree to the terms and conditions of this Agreement. This Agreement must be recorded within 90 days of the date of the Agreement, or the Agreement will be null and void.

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SUBORDINATION AGREEMENT-PAGE 3

Junior Lende	er. All J	an_		
Title: \square \lambda	ca Preside	2nt Jill Hamilton 2nt of The Bank		
New Senior Title:	Lender:	of Regions Bank dba	Regions Mortgage	
State of AL	4BKMA			
County of _	JEFFERSON			
certify that whose name acknowledge instrument, to Give 2011 State of	(s) is/are signed to the forced before me on this day hey/he/she executed the n under my hand and off	Public in and for said County, in, as a \(\frac{100}{100} \) PRESIMON oregoing instrument, and who is that, being informed of the cont same voluntarily on the day the ficial seal this \(\frac{140}{100} \) Aday of \(\frac{160}{100} \) Notary Bublic My commission expires: \(\frac{5}{6} \)	(title) of The Bank, known to me, ents of the same bears date. f MARCH,	
County of /	ORRP6T			
Bank dba R and who is k contents of the bears date. Given	egions Mortgage whose nown to me, acknowled he instrument, they/he/sl	Public in and for said County, in as Vice Prese e name(s) is/are signed to the for ged before me on this day that, be executed the same voluntarily day of the same of the same day of the same county.	_(title) of Regions regoing instrument, being informed of the	
20 <u> </u>		Joty Hu	Monning)F M/SS
(Seal)		Notary Public My commission expires:	17/20ix10	
Prepared by:	Dawn McDonald Attorney at Law P.O. Box 610348 Birmingham, AL 35261 (Pre	eparer assumes no liability for the correctne	ess any information herein)	PUBLIC X:



Shelby Cnty Judge of Probate, AL 04/28/2011 12:14:06 PM FILED/CERT

Order ID: 10190076 Loan Number: 0896884466

Exhibit A

The following described property:

Lot 7, according to the Survey of Third Addition to Riverchase Country Club, as recorded in Map Book 7, Page 53, in the Probate Office of Shelby County, Alabama.

Assessor's Parcel No: 117350003002038