

This section for Recording use only

Subordination Agreement

Customer Name: Nancy E Pajaro Customer Account: xxxxxxxxxxx3560

THIS AGREEMENT is made and entered into on this 17th day of February, 2011, by Regions Bank (Hereinaster referred to as "Regions") in favor of CITIMORTGAGE, INC., its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions loaned to Nancy E Pajaro (the "Borrower", whether one or more) the sum of \$98,000.00. Such loan is evidenced by a note dated 11/9/2005, 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 12/2/2005, in Record Book INST20051202000626340 at Page NA, amended in Record Book NA at Page NA in the public records of SHELBY COUNTY, ALABAMA (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$267,431.00 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.

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 there under, 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

Its Vice President

State of Alabama County of Shelby

PERSONALLY APPEARD BEFORE ME, the undersigned authority in and for the said County and State, on this the 17th day

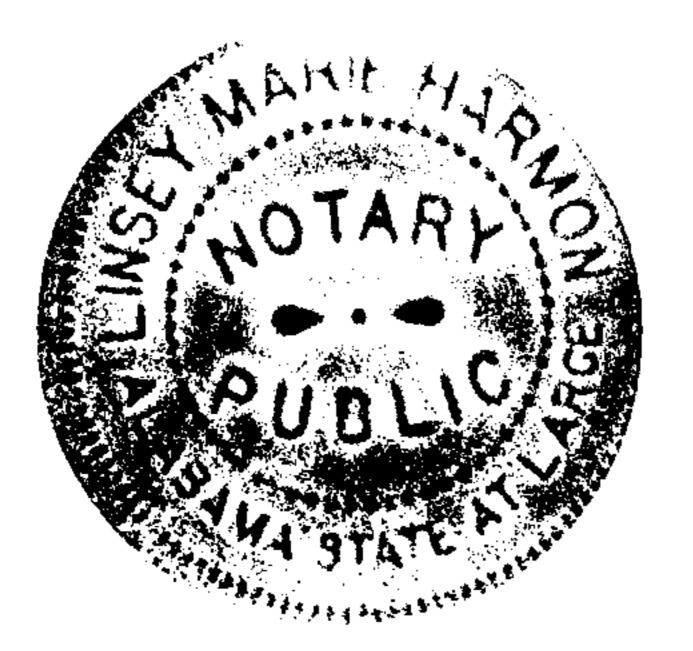
of February, 2011, within my jurisdiction, the within named _________ who acknowledged that he/she is

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 MUST AFFIX SEAL This Instrument Prepared by:

Angela N. Cleckler Regions Bank PO Box 830721 Birmingham, AL 35282-8860



ARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Apr 2, 2014
BONGED THIS INDEX POBLIC UNDERWRITERS



3301 (01/08) Short Form Commitment Super Eagle on Demand

Shelby Cnty Judge of Probate, AL 04/28/2011 12:49:43 PM FILED/CERT

ORDER NO:

43149337

FILE NO:

6891485 LENDER REF: 001122387112

Exhibit "A"

The land referred to in this policy is situated in the State of AL, County of SHELBY, and described as follows:

A PARCEL OF LAND SITUATED IN THE STATE OF ALABAMA, COUNTY OF SHELBY, WITH A STREET LOCATION ADDRESS OF 5561 LAKES EDGE DR; BIRMINGHAM, AL 35242-7348 CURRENTLY OWNED BY NANCY PAJARO HAVING A TAX IDENTIFICATION NUMBER OF 03-8-34-0-004-015-000 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER **358190.**

APN: 03-8-34-0-004-015-000

43503425

FIRST AMERICAN ELS SUBORDINATION AGREEMENT

PAJARO

WHEN RECORDED, RETURN TO: FIRST AMERICAN MORTGAGE SERVICES 1100 SUPERIOR A VENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING