

## SUBORDINATION AGREEMENT

STATE OF ALABAMA  
COUNTY OF SHELBY

MERS MIN #100158708966730893


WHEREAS, **Rudolph Hajj**, Mortgagor, has an outstanding mortgage in favor of Mortgage Electronic Registration Systems ("MERS") as nominee for Regions Bank d/b/a Regions Mortgage, that encumbers certain real property described therein to secure an indebtedness, and said mortgage is in full force and effect; and;

WHEREAS, Rudolph Hajj, Mortgagor, has made an application to Regions Bank d/b/a Regions Mortgage for a Mortgage loan in the sum of \$147,700.00 and said Regions Bank d/b/a Regions Mortgage is willing to make said loan to the said Rudolph Hajj, provided he furnish it with a mortgage on the lands described in the aforesaid mortgage, and the said Mortgage Electronic Registration Systems ("MERS") as nominee for Regions Bank d/b/a Regions Mortgage subordinate the above described lien and make the same second and subservient to the mortgage of Regions Bank d/b/a Regions Mortgage and;

WHEREAS, the said Mortgage Electronic Registration Systems ("MERS") as nominee for Regions Bank d/b/a Regions Mortgage is willing to subordinate its said lien and make it second and subservient to the mortgage of said Regions Bank d/b/a Regions Mortgage as an inducement to it to make said loan.

NOW THEREFORE, in consideration of the premises and the further consideration of the sum of \$1.00, cash in hand paid, the receipt of which is hereby acknowledged, the mortgage from Rudolph Hajj, Mortgagor, to Mortgage Electronic Registration Systems ("MERS") as nominee for Regions Bank d/b/a Regions Mortgage, Mortgagee, in the principal amount of \$5,000.00, dated 10/14/2008, and recorded in the Probate Office of Shelby County, Alabama on 10/21/2008 in Instrument 20081021000413140, shall be second and subservient to the mortgage of Regions Bank dba Regions Mortgage, Mortgagee, to secure the sum of \$147,700.00, plus interest, on the land described therein, and the said lien of the said Mortgage Electronic Registration Systems ("MERS") as nominee for Regions Bank d/b/a Regions Mortgage shall be second and subordinate to the mortgage of Regions Bank dba Regions Mortgage, said mortgage to be recorded in Shelby County, Alabama.

IT IS FURTHER agreed that should Rudolph Hajj, Mortgagor, default in their payments or the terms of the real estate mortgage to Mortgage Electronic Registration Systems ("MERS") as nominee for Regions Bank d/b/a Regions Mortgage, the said Mortgage Electronic Registration Systems ("MERS") as nominee for Regions Bank d/b/a Regions Mortgage agrees to notify Regions Bank d/b/a Regions Mortgage of said default prior to taking legal action.

  
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IN WITNESS WHEREOF, the said has caused its name to be signed on this the 9th day of July, 2010.

Mortgage Electronic Registration Systems  
("MERS") as nominee for Regions Bank d/b/a Regions Mortgage

BY: Marianne Garner Lee

As its. Vice President

STATE OF Mississippi  
COUNTY OF Forrest

I, the undersigned Notary Public and for said state and county, hereby certify that Marianne Garner Lee, whose name as Vice President of Mortgage Electronic Registration Systems ("MERS") as nominee for Regions Bank d/b/a Regions Mortgage, a Corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and official seal on this 9th day of July, 2010.

Nita Karen Norman  
Notary Public  
My commission expires: March 9, 2014



This instrument prepared by:  
Stewart & Associates, P.C.  
3595 Grandview Parkway Suite 645  
Birmingham, AL 35243

#0896673089



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