Petorn To Halperin Lyman, LLL 600 Peachtree St NE Suite 1850/18th Floor Atlanta, GA 30308 ALII-0511

> 20111114000342170 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 11/14/2011 02:53:04 PM FILED/CERT

This section for Recording use only

Subordination Agreement

Customer Name: Steven R Chapman and Deana E Chapman

Customer Account: xxxxxxxxxxxxx47448

THIS AGREEMENT is made and entered into on this 18th day of October, 2011, by Regions Bank (Hereinafter referred to as "Regions") in favor of AMERICAN BANK, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions loaned to **Steven R Chapman and Deana E Chapman** (the "Borrower", whether one or more) the sum of \$50,000.00. Such loan is evidenced by a note dated 8/5/2008, 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 8/21/2008, in Record Book I#20080821000336420 at Page N/A, amended in Record Book N/A at Page N/A in the public records of **SHELBY COUNTY**, ALABAMA (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$335,500.00 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

State of Alabama County of Shelby

PERSONALLY APPEARD BEFORE ME, the undersigned authority in and for the said County and State, on this the 18th day

of October, 2011, within my jurisdiction, the within named Terri Official 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

Notary Public

Commission Expires:

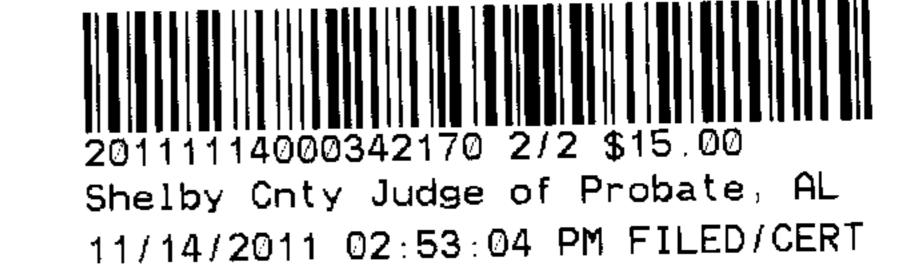
This Instrument Prepared by: Cassandra Clime

Regions Bank PO Box 830721

Birmingham, AL 35282-8860

EXHIBIT "A"

Legal Description



Parcel ID: 10-2-09-0-002-024.011

423 Heatherwood Forest Circle Birmingham, AL 35244

All that certain property situated in the County of SHELBY, and State of ALABAMA, being described as follows:

Lot 11, according to the Survey of Heatherwood Forest, Sector Two, as recorded in Map Book 17, Page 129, in the Probate Officeof Shelby County, Alabama.

Initials: RC DEC