

20120110000012690 1/2 \$16.00
Shelby Cnty Judge of Probate, AL
01/10/2012 12:28:47 PM FILED/CERT

This section for Recording use only

NAL - 1154004

Subordination Agreement

Customer Name: Gregory L Sisson and Shannon G Sisson
Customer Account: xxxxxxxxxxxx3161

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 **VILLAGE CAPITAL & INVESTMENTS, LLC**, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions loaned to **Gregory L Sisson and Shannon G Sisson** (the "Borrower", whether one or more) the sum of **\$9,400.00**. Such loan is evidenced by a note dated **2/28/2004**, 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 **3/15/2004**, in Record Book **I#20040315000130600** 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 **\$155,573.00** 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 12/19/11 #3011209000373380*

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

By: *Terrion Null*
Its Vice President

State of Alabama
County of Shelby

PERSONALLY APPEARED 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 *Terrion Null* who acknowledged that he/she is *AVP* 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.

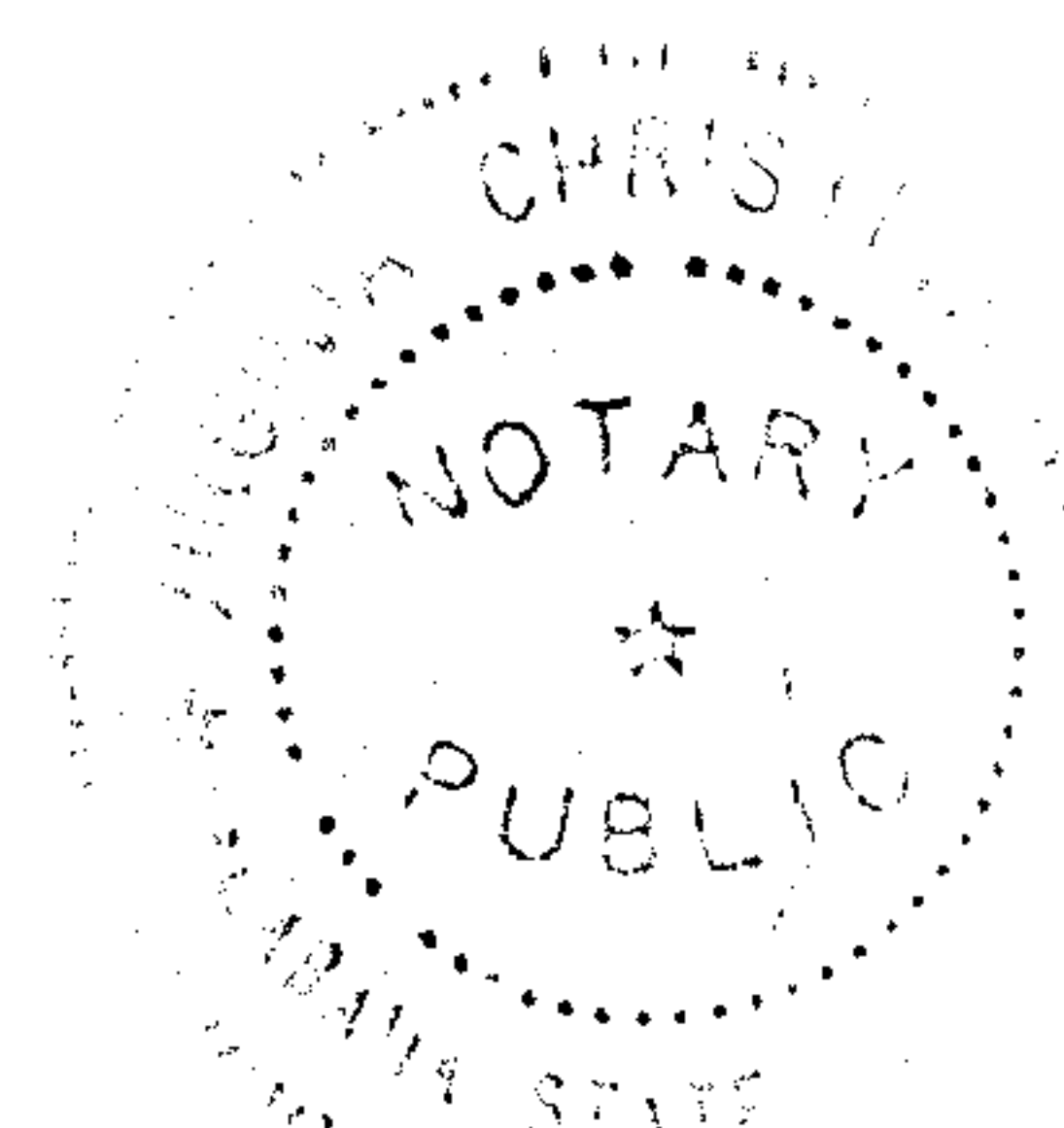
Virginia C. White
Notary Public

Commission Expires: **MY COMMISSION EXPIRES JANUARY 9, 2013**

This Instrument Prepared by:
Cassandra Clime
Regions Bank
PO Box 830721
Birmingham, AL 35282-8860

Return To
NETCO TITLE
RECORDING DEPT
401 FOUNTAIN LAKES BLVD
SAINT CHARLES, MO 63301

NOTARY MUST AFFIX SEAL





20120110000012690 2/2 \$16.00
Shelby Cnty Judge of Probate, AL
01/10/2012 12:28:47 PM FILED/CERT

NETCO

NETCO File Number: NAL-1154004

Borrower Last Name: Sisson

**Exhibit A
Legal Description**

Lot 46, according to the Survey of Rocky Ridge Phase 2, as recorded in Map Book 27, Page 16, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

Commonly known as: 220 Rocky Ridge Drive, Helena, AL 35080

Parcel Number: 138281005046000

Return to:
NETCO TITLE
RECORDING DEPT
401 FOUNTAIN LAKES BLVD
SAINT CHARLES, MO 63301