

This section for Recording use only

Subordination Agreement

Customer Name: Diane G Henderson

Customer Account: xxxxxxxxxa6424

THIS AGREEMENT is made and entered into on this **28th** day of **October, 2011**, by Regions Bank (Hereinafter referred to as "Regions") in favor of **WELLS FARGO HOME MORTGAGE**, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions loaned to **Diane G Henderson** (the "Borrower", whether one or more) the sum of **\$100,000.00**. Such loan is evidenced by a note dated **11/8/1995**, 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 **3/1/2004**, in Record Book **I# 20040301000105210** at Page **NA**, amended in Record Book **I# 20060911000446830** 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 **\$55,816.21** 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

When recorded mail to: #:6974635

First American Title

Loss Mitigation Title Services 1079.14

P.O. Box 27670

Santa Ana, CA 92799

RE: HENDERSON - RECORDING SERV

State of Alabama
County of Shelby

By: *Terri O'Neill*
Its Vice President

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the **28th** day of **October, 2011**, within my jurisdiction, the within named *Terri O'Neill* who acknowledged that he/she is *VP* 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.

Handwritten Signature
Notary Public

NOTARY MUST AFFIX SEAL

Commission Expires: _____

MY COMMISSION EXPIRES AUGUST 18, 2014

This Instrument Prepared by:

D'Ashia Crayton

Regions Bank

PO Box 830721

Birmingham, AL 35282-8860

20120112000015650 2/5 \$25.00
Shelby Cnty Judge of Probate, AL
01/12/2012 01:11:32 PM FILED/CERT



Loss Mitigation Title Services
3 First American Way, Santa Ana, CA 92707 or
P.O. Box 27670, Santa Ana, CA 92799

PROPERTY INFORMATION REPORT

WELLS FARGO HOME MORTGAGE
3476 STATEVIEW BLVD
MAC X7801-03K
FORT MILL, SC 29715
ATTN: 39103 DANA PLATT

DATE ISSUED: SEPTEMBER 21, 2011

ORDER NO.: 6844427
REFERENCE: ~~0000000000~~

NAME: **DIANE HENDERSON**
PROPERTY ADDRESS: **170 STRATFORD CIR, PELHAM, AL 35124**
AS OF THE DATE HEREOF: **SEPTEMBER 19, 2011**

**A. THE LAST RECORDED DOCUMENT PURPORTING TO TRANSFER TITLE TO THE LAND DESCRIBED
HEREIN SHOWS THE FOLLOWING PURPORTED OWNER:**

DIANE G. HENDERSON

Means of conveyance:	CORPORATION FORM WARRANTY DEED
Grantor:	REAMER BUILDING & DEVELOPMENT
	CORPORATION
Grantee:	DIANE G. HENDERSON
Date recorded:	DECEMBER 18, 1991
Recorded As:	BOOK 378 PAGE 346

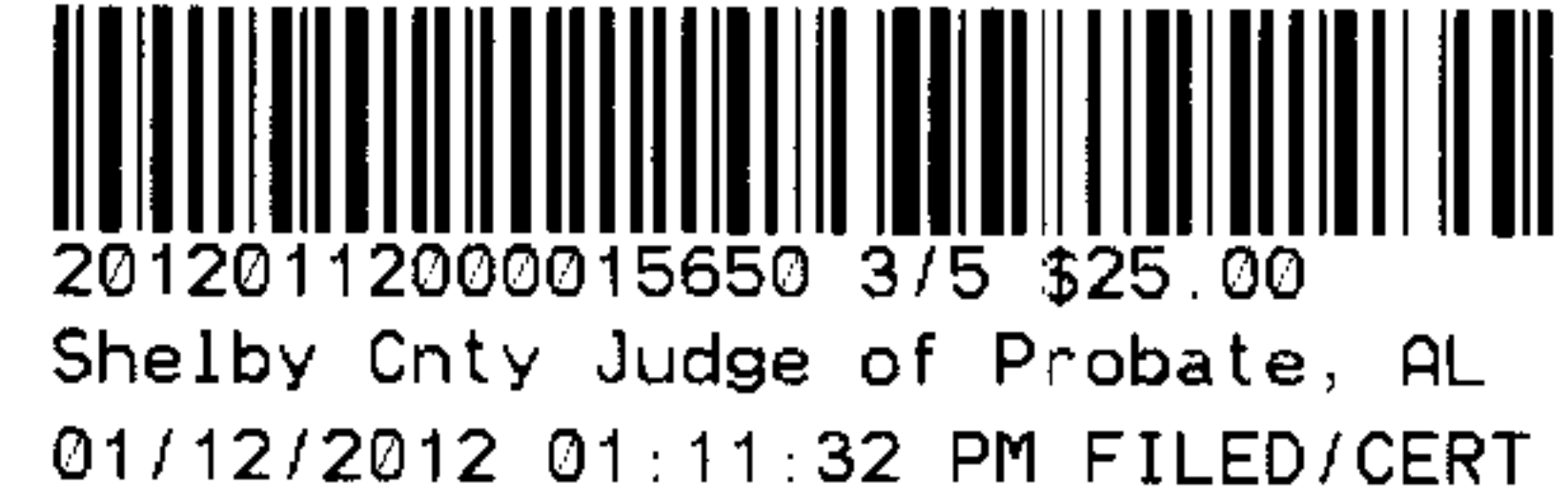
**B. ACCORDING TO THE LATEST EQUALIZED ASSESSMENT ROLL THE FOLLOWING AD VALOREM TAX
INFORMATION IS SHOWN:**

A.P. NO: 11-7-36-3-000-028-110

ASSESSED VALUATION:

LAND: \$45,000.00 IMPROVEMENTS: \$137,800.00 EXEMPTIONS: \$.00

General and special taxes and assessments for the fiscal year 2011.	
Annual Installment Status:	UNPAID
Installment Amount:	\$1,019.24
Penalty:	\$N/A
A.P. No:	11-7-36-3-000-028-110



C. OFFICIAL RECORDS OF THE COUNTY WHERE THE LAND IS LOCATED SHOWS THE FOLLOWING UNRELEASED DOCUMENTS AFFECTING THE LAND:

1. A mortgage to secure an original principal indebtedness of \$90,500.00, and any other amounts or obligations secured thereby, recorded MAY 13, 2004, as INSTRUMENT NO. 20040513000253560 of Official Records.
Dated: MAY 05, 2004
Mortgagor: DIANE HENDERSON AKA DIANE G. HENDERSON, AN UNMARRIED WOMAN
Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR SOUTHTRUST MORTGAGE CORPORATION

NOTE 1 According to the public records, the beneficial interest under the above-referenced document was assigned to WELLS FARGO, NA by assignment recorded JULY 05, 2011 as INSTRUMENT NO. 20110705000194570 of Official Records.

2. A mortgage to secure an original principal indebtedness of \$25,000.00, and any other amounts or obligations secured thereby, recorded DECEMBER 06, 1995, as INSTRUMENT NO. 1995-34887 of Official Records.
Dated: NOVEMBER 08, 1995
Mortgagor: DIANE G. HENDERSON, AN UNMARRIED WOMAN
Mortgagee: AMSOUTH BANK OF ALABAMA, A NATIONAL BANKING ASSOCIATION

NOTE 1 A document recorded MARCH 01, 2004 as INSTRUMENT NO. 20040301000105210 of Official Records provides that the deed of trust or the obligation secured thereby has been modified.

NOTE 2 A document recorded MAY 13, 2004 as INSTRUMENT NO. 20040513000253570 of Official Records provides that the lien or charge of the deed of trust was subordinated to the lien or charge of the deed of trust recorded MAY 13, 2004 as INSTRUMENT NO. 20040513000253560 of Official Records.

NOTE 3 A document recorded JANUARY 19, 2005 as INSTRUMENT NO. 200501190000249760 of Official Records provides that the deed of trust or the obligation secured thereby has been modified.

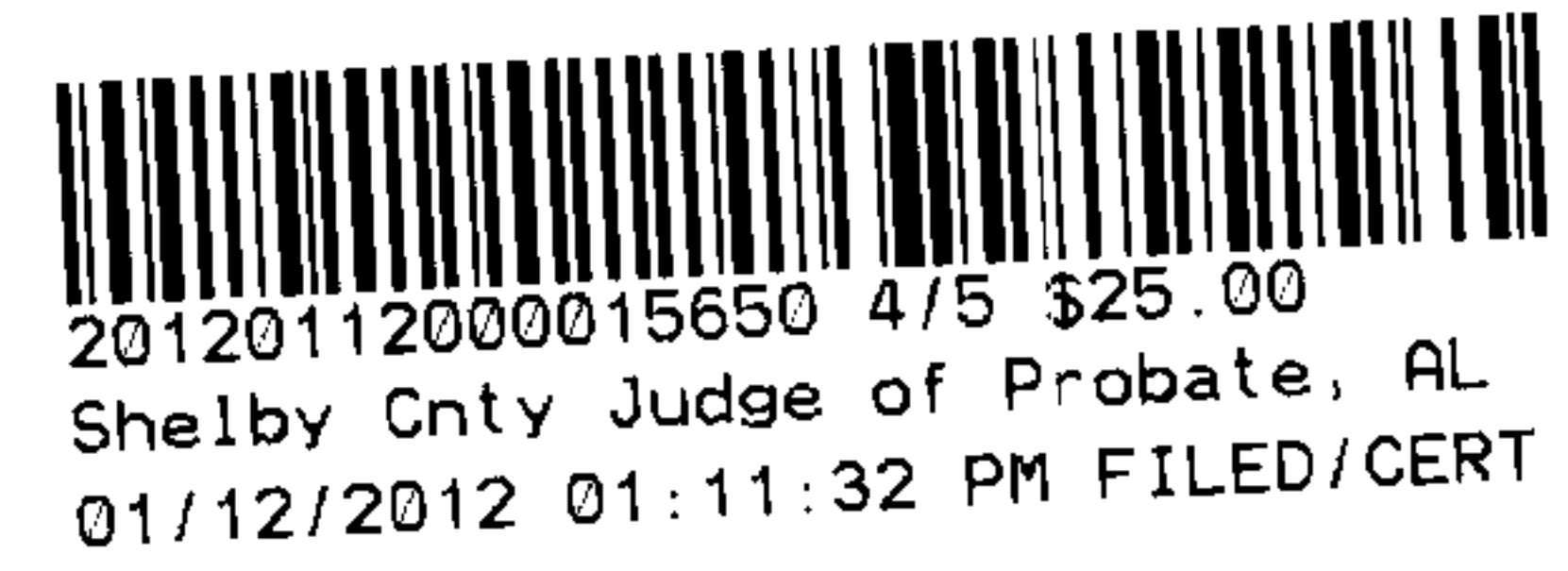
3. A mortgage to secure an original principal indebtedness of \$100,000.00, and any other amounts or obligations secured thereby, recorded SEPTEMBER 11, 2006, as INSTRUMENT NO. 20060911000446830 of Official Records.
Dated: AUGUST 17, 2006
Mortgagor: DIANE G. HENDERSON
Mortgagee: AMSOUTH BANK

JUDGMENT AND LIEN INFORMATION:

*NONE FOUND OF RECORD

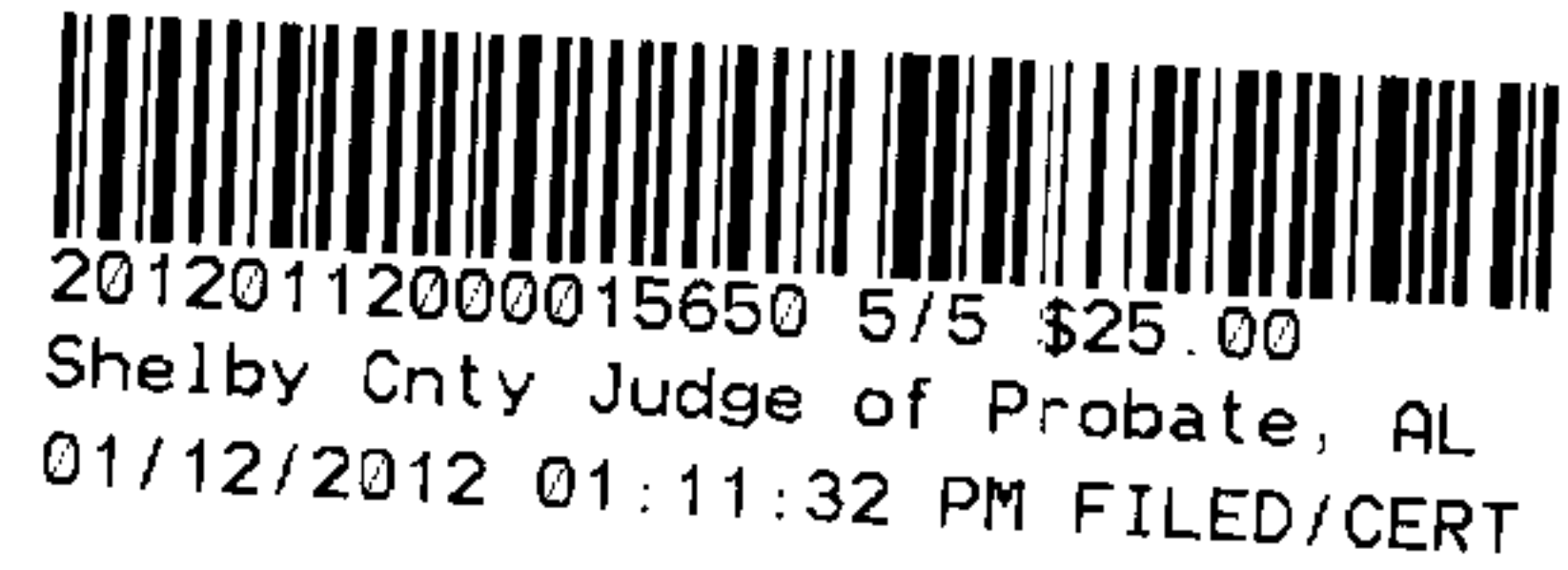
Title Grading for Property Report

GRADE "A"



D. LEGAL DESCRIPTION:

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO WIT: LOT 9, ACCORDING TO THE MAP AND SURVEY OF STRATFORD PLACE, PHASE IV, AS RECORDED IN MAPBOOK 14, PAGE 69, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

**LIMITATION OF LIABILITY**

THIS REPORT CONTAINS INFORMATION OBTAINED FROM PUBLIC RECORDS IN THE COUNTY WHERE THE LAND IS LOCATED WHICH GIVES NOTICE OF MATTERS RELATING TO SAID LAND. EASEMENTS, RIGHTS OF WAY AND CC&R'S ARE NOT REPORTED. THIS REPORT IS NOT INTENDED TO BE, NOR SHOULD IT BE RELIED UPON AS A LEGAL OPINION OF TITLE OR ANY FORM OF TITLE INSURANCE. AS A PART OF THE CONSIDERATION GIVEN IN EXCHANGE FOR THE ISSUANCE OF THIS REPORT, THE RECIPIENT AGREES THAT FIRST AMERICAN NATIONAL DEFAULT TITLE SERVICES' SOLE LIABILITY FOR ANY LOSS OR DAMAGE ARISING BY REASON OF ANY ERROR OR OMISSION CONTAINED HEREIN SHALL BE LIMITED BY THIS PARAGRAPH. THIS REPORT MAY MAKE REFERENCE TO INVOLUNTARY LIENS, JUDGMENTS OR OTHER DOCUMENTS OF RECORD WHEREIN THE DEBTOR'S NAME IS SIMILAR OR IDENTICAL TO THAT OF THE SUBJECT PROPERTY OWNER(S), BUT IS NOT, IN FACT, THE SAME PERSON(S). AS SUCH, ADDITIONAL INFORMATION MAY BE REQUIRED TO CONFIRM THE IDENTITY OF THE DEBTOR(S) AS THE PROPERTY OWNER(S).