



20120203000041970 1/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
02/03/2012 12:21:40 PM FILED/CERT

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12-0012

### Subordination Agreement

**Customer Name: Jeremy D Chance**

**Account Number: 5291 Request Id: 1201SB0374**

THIS AGREEMENT is made and entered into on this 26th day of January, 2012, by Regions Bank (Hereinafter referred to as "Regions") in favor of HOMETOWN MORTGAGE SERVICES INC, its successors and assigns (hereinafter referred to as "Lender").

### RECITALS

Regions loaned to Jeremy D Chance and Joy G Chance (the "Borrower", whether one or more) the sum of \$20,000.00. Such loan is evidenced by a note dated February 26, 2007, 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 3/27/2007, Instrument # 20070327000136980 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$120,400.00 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 thereunder, 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:   
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 26th day of January, 2012, within my jurisdiction, the within named James E. Watts II who acknowledged that he/she is Vice President 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 Public

MY COMMISSION EXPIRES AUGUST 18, 2014

My commission expires:

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

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## Regions Bank Real Estate Subordination Approval

1/26/2012

Customer Name: Jeremy D Chance

Customer Name: Joy G Chance

Subordination Request Number: 1201SB0374

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HOMETOWN MORTGAGE SERVICES INC  
5511 HIGHWAY 280 E STE  
BIRMINGHAM, AL 35242

Attention: TIFFANY CREWS

### Account Status

New 1st Lender: HOMETOWN MORTGAGE SERVICES INC

New 1st Mortgage Balance: \$120,400.00

Date Home Equity Account Opened: February 26, 2007

Current Limit: \$20,000.00

Approved based on the customer paying the subordination fee of \$200

Regions Bank agrees to subordinate the above referenced Equity Line/Loan to the Mortgage Company referenced above subject to the documentation required below.

- The subordination request is approved.
- A copy of the Subordination Agreement is attached. Please review for accuracy. A hard copy will be mailed (or sent over night if billing information was included on the request form) to the address listed on the subordination request form. Please mail us the hard copy of the Subordination Agreement after it has been recorded to the address below.
- If there are any questions please email [SubordinationSupport@regions.com](mailto:SubordinationSupport@regions.com)

*Overnight Delivery:*      *OR*

*US Mail:*

**Regions Bank**  
**Attn: Subordination Dept.**  
**2050 Parkway Office Cir,**  
**RCN 2**  
**Hoover, AL 35244**

**Regions Bank**  
**Attn: Subordination Dept.**  
**PO Box 830721**  
**Birmingham, AL 35283**