

When Recorded Return To.
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117
77514295-02

20120206000045050 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
02/06/2012 03:24:52 PM FILED/CERT

This section for Recording use only

56115240 - 1170975

Subordination Agreement

Rec (3)

Customer Name: Kristy M Smith
Account Number: 5416

THIS AGREEMENT is made and entered into on this 20th day of December, 2011, by Regions Bank (Hereinafter referred to as "Regions") in favor of MERS INC, AS NOMINEE FOR QUICKEN LOANS INC, its successors and assigns (hereinafter referred to as "Lender").

A named woman RECITALS

Regions loaned to Kristy M Smith (the "Borrower", whether one or more) the sum of \$13,000.00. Such loan is evidenced by a note dated September 6, 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 10/1/2007, Instrument # 20071001000458220 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$131,956.00 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.

* not to exceed

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.

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: *Dorothy Yellock*
Its Vice President

State of Alabama
County of Shelby

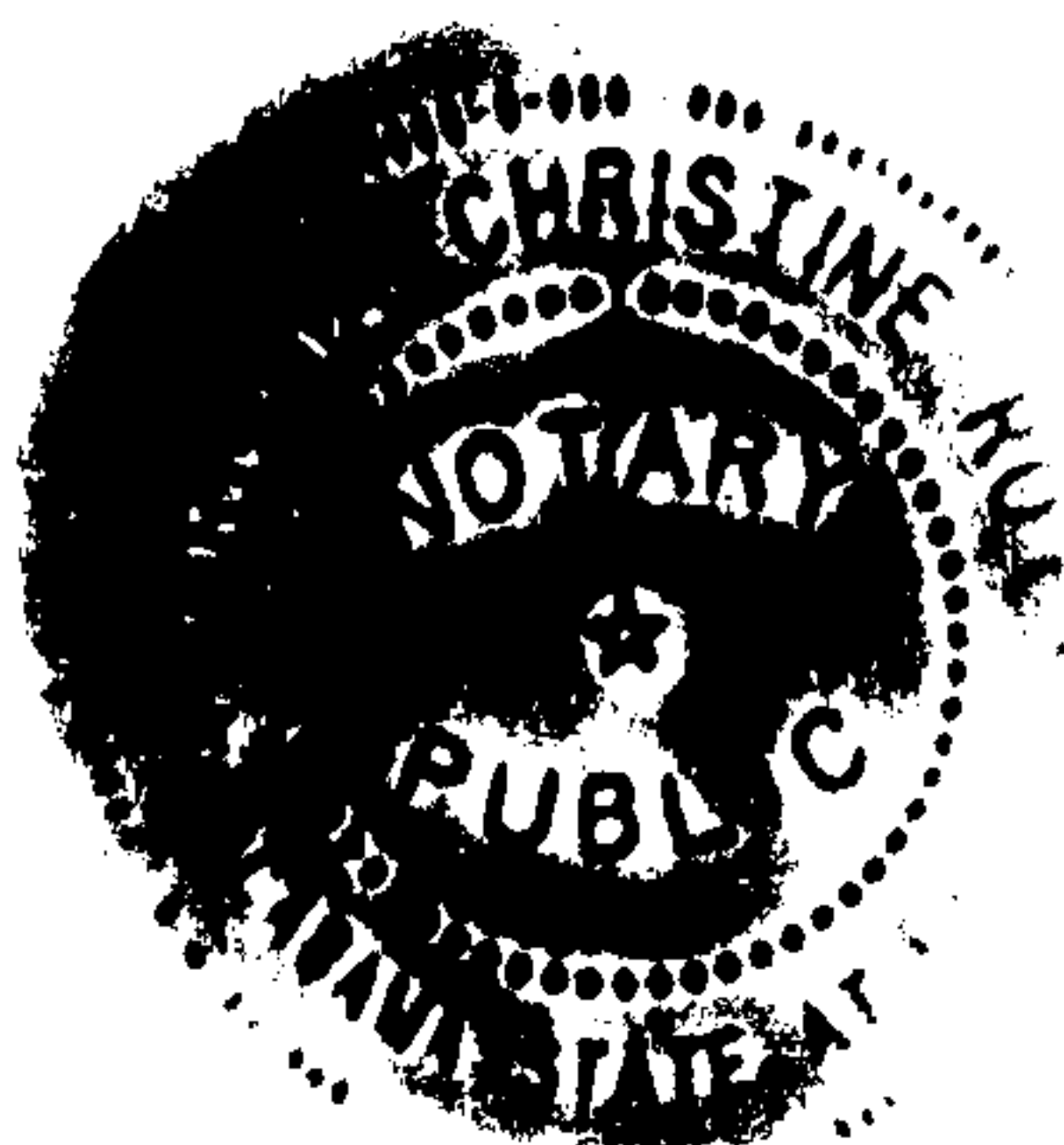
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 20th day of December, 2011, within my jurisdiction, the within named *Dorothy Yellock* who acknowledged that he/she is *SR VICE PRESIDENT* of Regions Bank, a banking corporation, and that for and 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.

Christine McCool
Notary Public

MY COMMISSION EXPIRES JANUARY 9, 2013

My commission expires:

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



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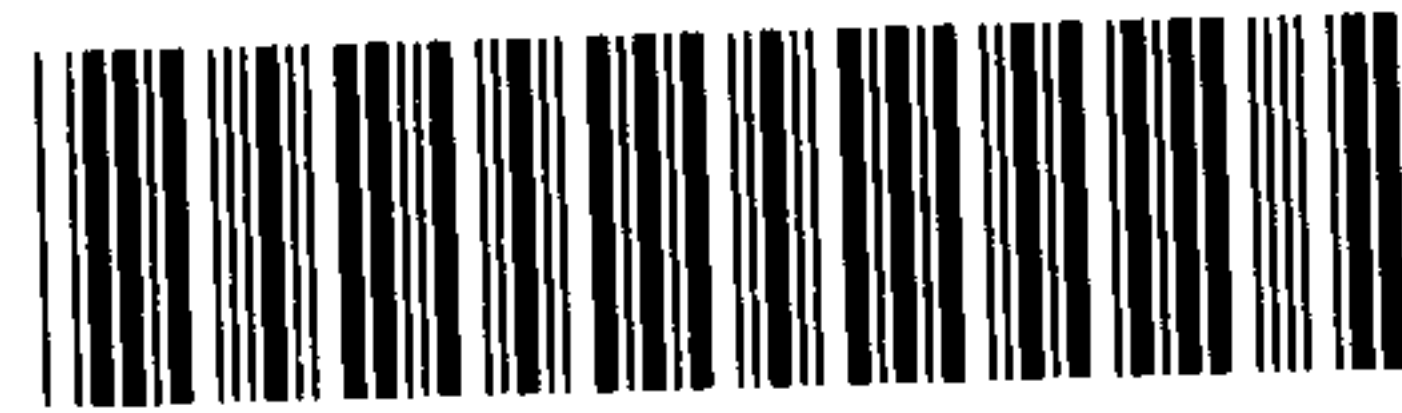
EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 13-7-25-2-003-033.000

Land Situated in the County of Shelby in the State of AL

LOT 180, ACCORDING TO THE SURVEY OF FINAL PLAT OF HIGH RIDGE VILLAGE, PHASE 7, AS RECORDED
IN MAP BOOK 31, PAGE 39, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Commonly known as: 122 Highview Cv , Pelham, AL 35124-4015



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