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Subordination Agreement

1023960

Customer Name: Connie D Humphreys

Request Id: 1112SB0045 Account Number: 9752

THIS AGREEMENT is made and entered into on this 18th day of January, 2012, by AMSOUTH BANK dba REGIONS BANK(Hereinaster referred to as "Regions") in favor of WELLS FARGO BANK, N.A, its successors and assigns (hereinaster referred to as "Lender").

RECITALS

Regions loaned to Connie D Humphreys and Roger D Humpreys (the "Borrower", whether one or more) the sum of \$50,000.00. Such loan is evidenced by a note dated October 13, 2005, 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 11/7/2005, Instrument # 20051107000577130 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$133,950.00 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.

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.

By: Its Vice President James Watts

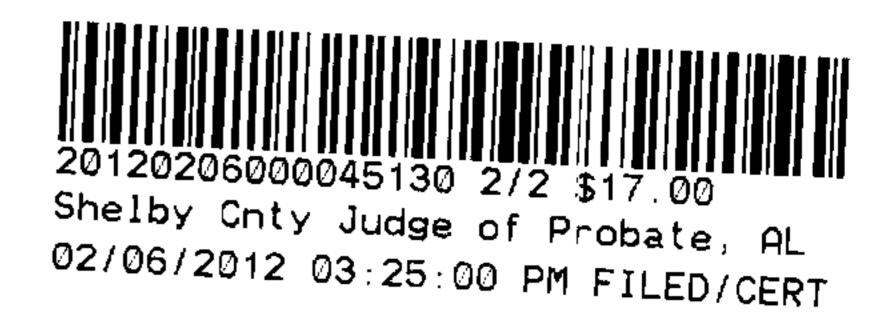
State of Alabama County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 18th day of January, 2012, within my jurisdiction, the within named January, 2012, within my jurisdiction, the within named

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.

My commission expires:

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



LEGAL DESCRIPTION

ALL THAT PARCEL OF LAND IN COUNTY OF SHELBY, STATE OF ALABAMA AS MORE FULLY DESCRIBED IN DOCUMENT 20031217000809400 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 408, ACCORDING TO THE MAP OF SILVER CREEK, SECTOR II, PHASE I, AS RECORDED IN MAP BOOK 29, PAGE 81, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

BEING THE SAME PROPERTY CONVEYED TO ROGER D. HUMPHREYS AND CONNIE D. HUMPHREYS FROM NSH CORP. DBA SIGNATURE HOMES BY CORPORATION FORM WARRANTY DEED AS SET FORTH IN DOCUMENT 20031217000809400 RECORDED ON 12/17/2003 RECORDER OF DEEDS SHELBY COUNTY, STATE OF ALABAMA.

APN: 23-7-25-2-002-008-000

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