

*Record and*  
When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117  
*77548203*

This section for Recording use only

*250205531-1194378*

**Subordination Agreement**

**Customer Name: D R Bond**

**Account Number: 5608**

**Request Id: 1201SB0213**

THIS AGREEMENT is made and entered into on this 25th day of January, 2012, by Regions Bank (Hereinafter referred to as "Regions") in favor of JP MORGAN CHASE BANK, N.A., its successors and assigns (hereinafter referred to as "Lender").

**RECITALS**

Regions loaned to D R Bond and Derek W Bond (the "Borrower", whether one or more) the sum of \$70,000.00. Such loan is evidenced by a note dated August 13, 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 8/29/2007, Instrument # 20070829000406960 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$154,910.00 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 Simultaneously herewith. LEB*

**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: *[Signature]*  
Its Vice President

*James E. Watts II*

State of Alabama  
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 25th 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.

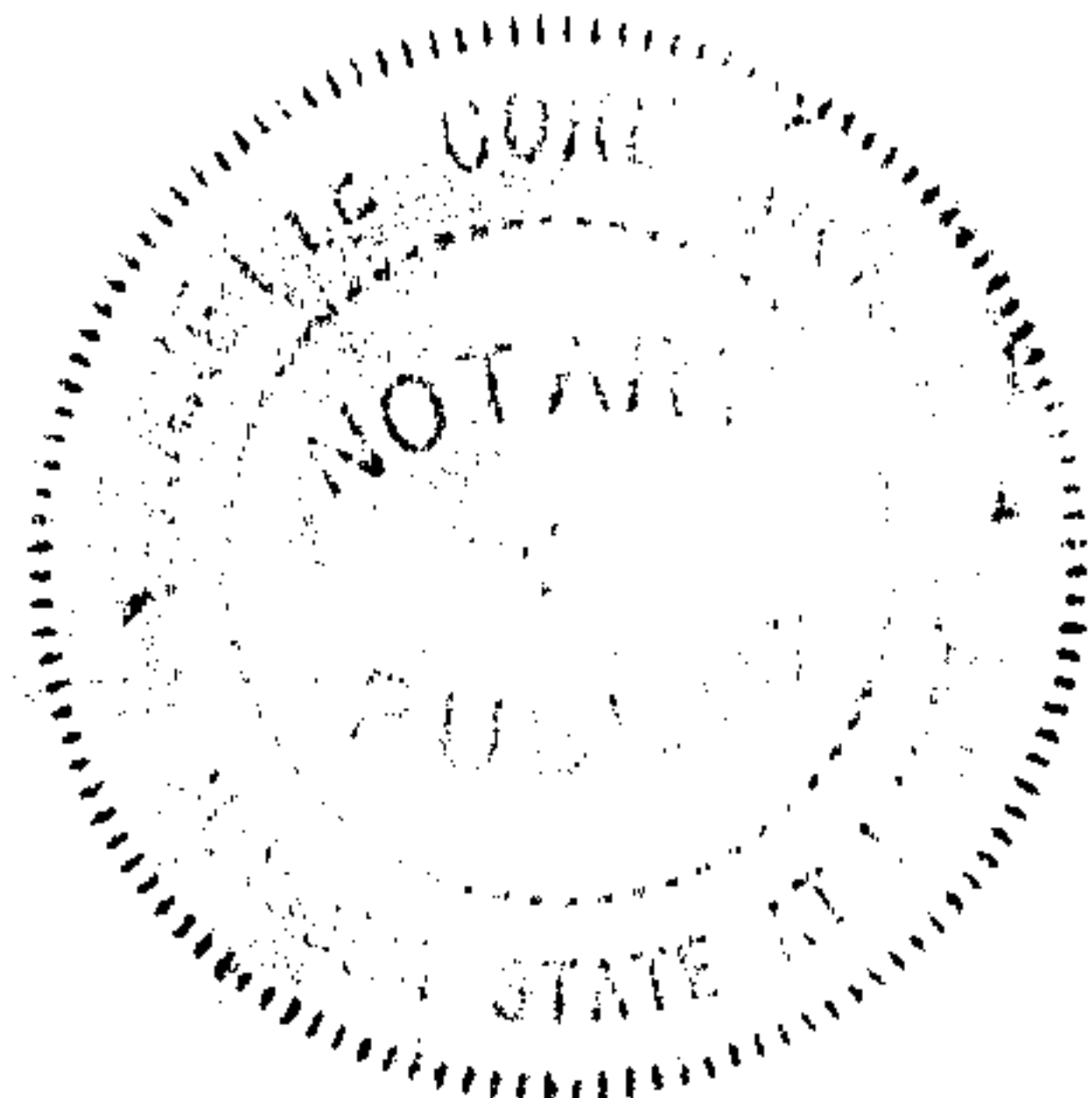
*[Signature]*  
Notary Public

**MY COMMISSION EXPIRES AUGUST 18, 2014**

My commission expires:

*Wannette Cole Richard*

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



20120302000074830 2/2 \$16.00  
Shelby Cnty Judge of Probate, AL  
03/02/2012 11:15:23 AM FILED/CERT

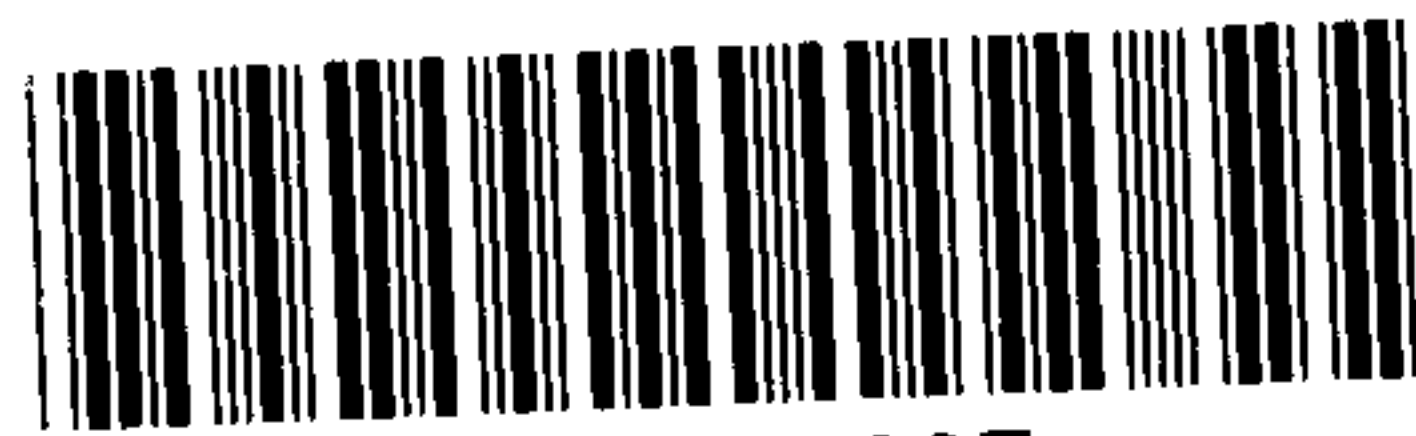
### EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 232090005002.000

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

LOT 402, ACCORDING TO THE SURVEY OF LAKE FOREST, FOURTH SECTOR, AS RECORDED IN MAP BOOK 28, PAGE 93, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Commonly known as: 125 Scarlet Oak Drive , Maylene, AL 35114



+U02466837+

1634 2/22/2012 77548203/2