

20120426000144880 1/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
04/26/2012 03:56:12 PM FILED/CERT

77654606-2nd Rec.

When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive

St. Paul, MN 55117

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56316591-1253527

### Subordination Agreement

Customer Name: Kelly P Johnson

Account Number: 3928

Request Id: 1203SB0330

THIS AGREEMENT is made and entered into on this 3rd day of April, 2012, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of JP MORGAN CHASE BANK N.A., its successors and assigns (hereinafter referred to as "Lender").

### RECITALS

Regions Bank loaned to Kelly P Johnson and Bonnie R Johnson, husband and wife (the "Borrower", whether one or more) the sum of \$59,638.00. Such loan is evidenced by a note dated November 14, 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 11/30/2005, Instrument # 20051130000619170 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$240,892.00 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 Bank execute this instrument.

\* Will be recorded concurrently herewith. **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 Bank 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:

Its Vice President

*James Watts*  
*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 3rd day of April, 2012, within my jurisdiction, the within named *James Watts* 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.

*Bonnie Simpson*  
Notary Public

3-6-15

My commission expires:

*Bonnie Simpson*

NOTARY MUST AFFIX SEAL

This Instrument Prepared by:

Cassandra Clime

Regions Bank

PO Box 830721

Birmingham, AL 35282-8860


## EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 101010008065.000

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

LOT 65, ACCORDING TO THE SURVEY OF FINAL PLAT OF THE MIXED USE SUBDIVISION INVERNESS HIGHLANDS, AS RECORDED IN MAP BOOK 34, PAGE 45 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Commonly known as: 4067 Highland Ridge Road , Birmingham, AL 35242

  
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