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20120507000158430 1/2 \$16.00
Shelby Cnty Judge of Probate, AL
05/07/2012 08:59:34 AM FILED/CERT

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Subordination Agreement

Customer Name: John W Gamel
Account Number: 9728 Request Id: 1203SB0254

THIS AGREEMENT is made and entered into on this 16th day of March, 2012, by Regions Bank(Hereinafter referred to as "Regions Bank") in favor of WELLS FARGO BANK N.A. , its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to John W Gamel and Deborah C Gamel (the "Borrower", whether one or more) the sum of \$25,000.00. Such loan is evidenced by a note dated June 22, 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 7/30/2007 , Instrument # 20070730000352940, amended Instrument # 20080730000307050 in the public records of SHELBY COUNTY , AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$126,500.00 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.

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: *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 16th day of March, 2012, within my jurisdiction, the within named *Dorothy Yellock* 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.

Debra Geysel
Notary Public
01/09/2013
My commission expires:

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

Exhibit "A"
Legal Description

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE CITY OF HELENA,
COUNTY OF SHELBY, STATE OF ALABAMA, BEING KNOWN AND DESIGNATED
AS LOT 8, ACCORDING TO THE SURVEY OF SUNNYBROOK, FIRST ADDITION, AS
RECORDED IN MAP BOOK 7, PAGE 1, IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.

BEING THE SAME PROPERTY AS CONVEYED FROM STEVEN D. JOHNSON AND
TERRY S. JOHNSON, HUSBAND AND WIFE TO JOHN W. GAMEL AND DEBORAH
C. GAMEL, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHTS OF
SURVIVORSHIP AS SET FORTH IN BOOK 341 PAGE 332 DATED 04/29/1991 AND
RECORDED 05/03/1991, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

Tax/Parcel ID: 13-8-28-4-001-035.000

