



20120523000183510 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
05/23/2012 02:09:16 PM FILED/CERT

This section for Recording use only

Subordination Agreement

M.I.S. FILE NO

Customer Name: Robert M Lalley

Account Number: 2096

Request Id: 1203SB0278

11900010

THIS AGREEMENT is made and entered into on this 20th day of April, 2012, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of CITIBANK, N.A., its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Robert M Lalley and Kathy A Lalley (the "Borrower", whether one or more) the sum of \$150,000.00. Such loan is evidenced by a note dated August 29, 2008, 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 9/19/2008, Instrument # 20080919000371680 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$240,930.00 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: [Signature]
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 April, 2012, within my jurisdiction, the within named James Watts 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

01/09/2013

My commission expires:

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
D'Ashia Crayton
Regions Bank
PO Box 830721
Birmingham, AL 35282-8860

Record & Return To:
Mortgage Information Services
4877 Galaxy Parkway, Ste I
Cleveland, OH 44128



Fidelity National Title Insurance Company

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA IN DEED DOCUMENT NUMBER 19950515000125761 AND IS DESCRIBED AS FOLLOWS:


LOT 58, ACCORDING TO THE SURVEY OF GREYSTONE, 5TH SECTOR, PHASE I, AS RECORDED IN MAP BOOK 17, PAGE 72 A, B & C IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

TOGETHER WITH THE NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREAS AND HUGH DANIEL DRIVE, ALL AS MORE PARTICULARLY DESCRIBED IN THE GREYSTONE RESIDENTIAL DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS DATED NOVEMBER 6, 1990 AND RECORDED IN REAL 317, PAGE 260 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA AND ALL AMENDMENTS THERETO.

APN: 038280001006066

BEING THE SAME PROPERTY DESCRIBED IN THE DEED TO ROBERT M. LALLEY AND KATHY A. LALLEY FROM KERR COMPANIES, INC. RECORDED ON MAY 15, 1995 IN DEED DOCUMENT NUMBER 19950515000125761, OF THE PUBLIC RECORDS OF SHELBY COUNTY, ALABAMA.

COMMONLY KNOWN AS 1052 GREYMOOR RD, SHOAL CREEK, AL 35242
HOWEVER, BY SHOWING THIS ADDRESS NO ADDITIONAL COVERAGE IS PROVIDED


20120523000183510 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
05/23/2012 02:09:16 PM FILED/CERT