

20120529000189700 1/4 \$22.00
Shelby Cnty Judge of Probate, AL
05/29/2012 02:07:44 PM FILED/CERT

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117 (4)

77619550 / Rec 2nd

This section for Recording use only

Subordination Agreement

Customer Name: Jennifer L Williams
Account Number: 2112 Request Id: 1203SB0052

THIS AGREEMENT is made and entered into on this 15th day of March, 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 Jennifer L Williams and Scott D Williams (the "Borrower", whether one or more) the sum of \$87,000.00. Such loan is evidenced by a note dated April 11, 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 5/7/2008, Instrument # 20080507000186550 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$225,990.00 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.

By its acceptance of this agreement, the borrower agrees to pay the subordination Fee set out in the Regions Subordination Request Form.

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 15th day of March, 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:

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



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Its Vice President

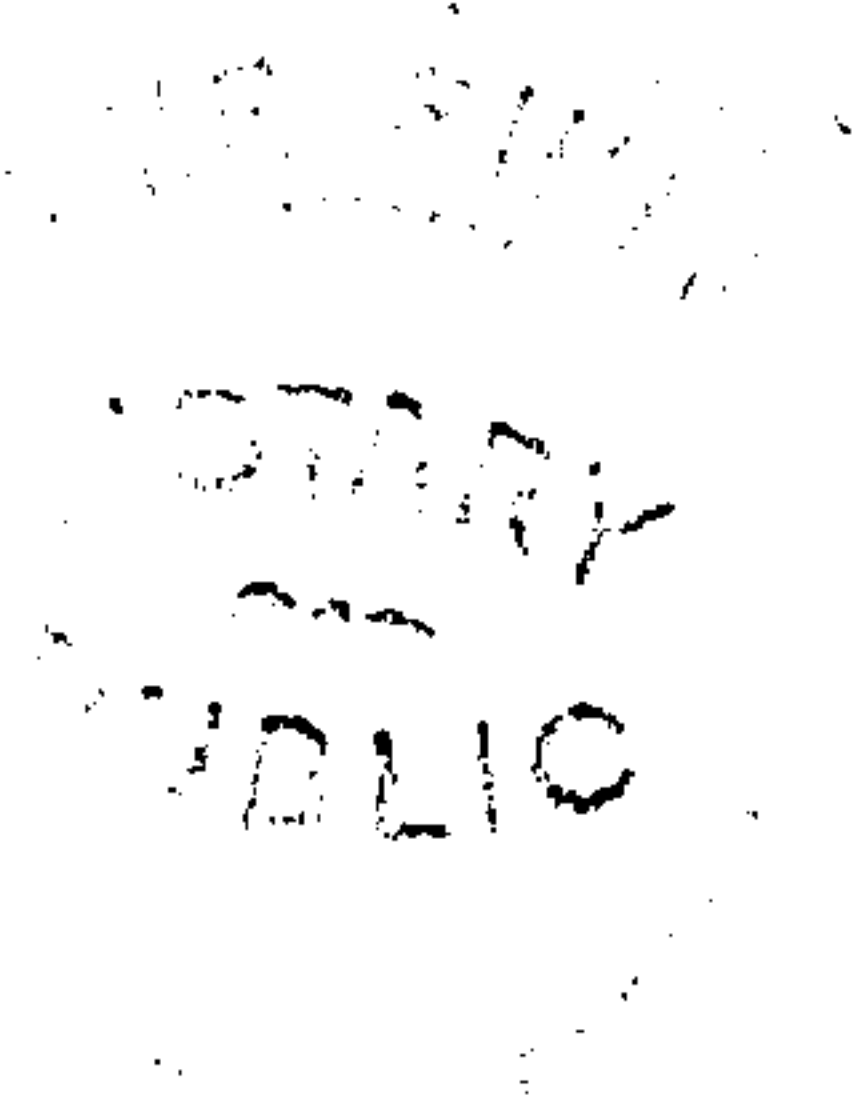
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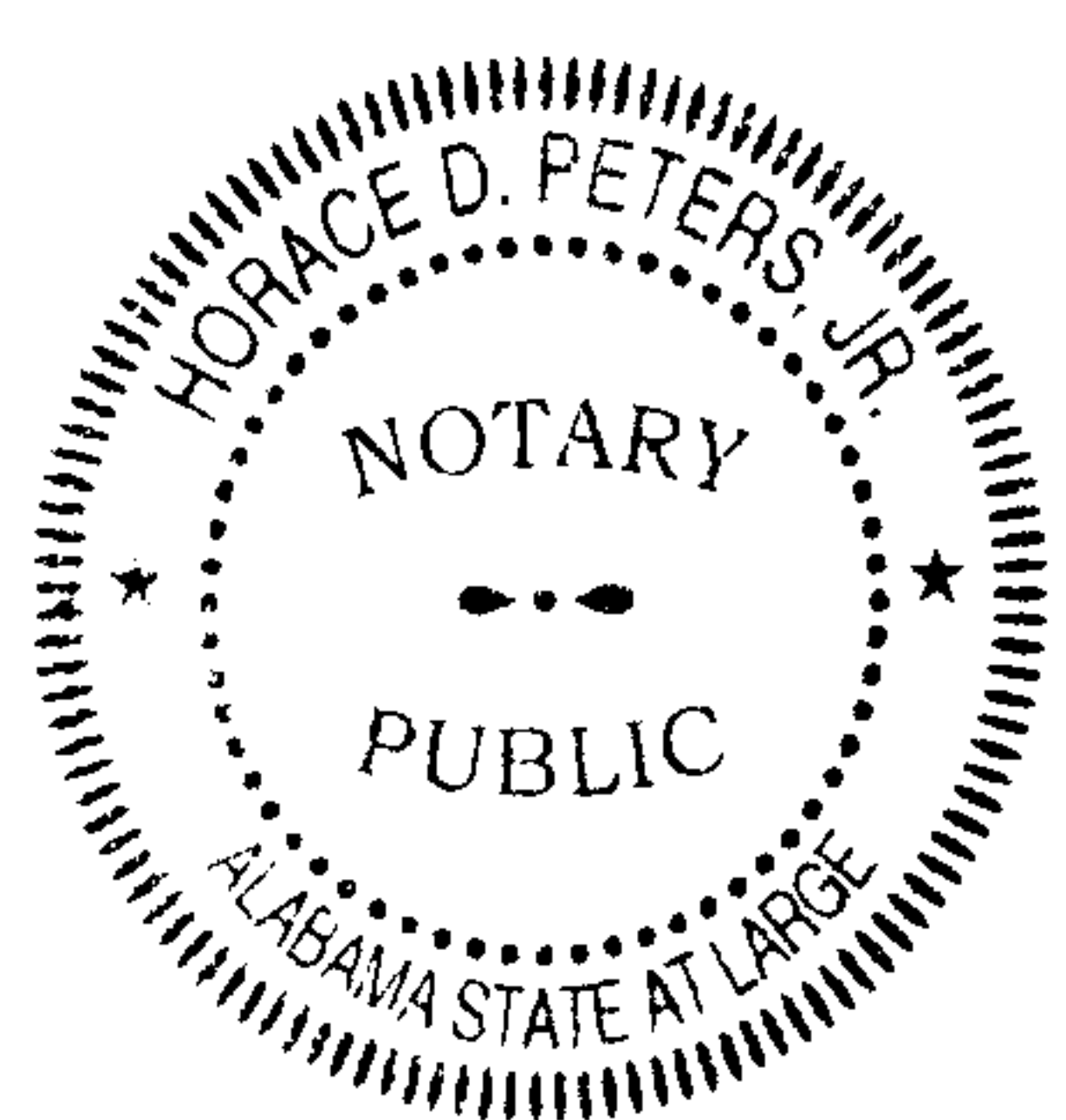
[Signature]

3/23/12

[Signature]

3/23/12

Horace D. Peters



See attached
acknowledgment

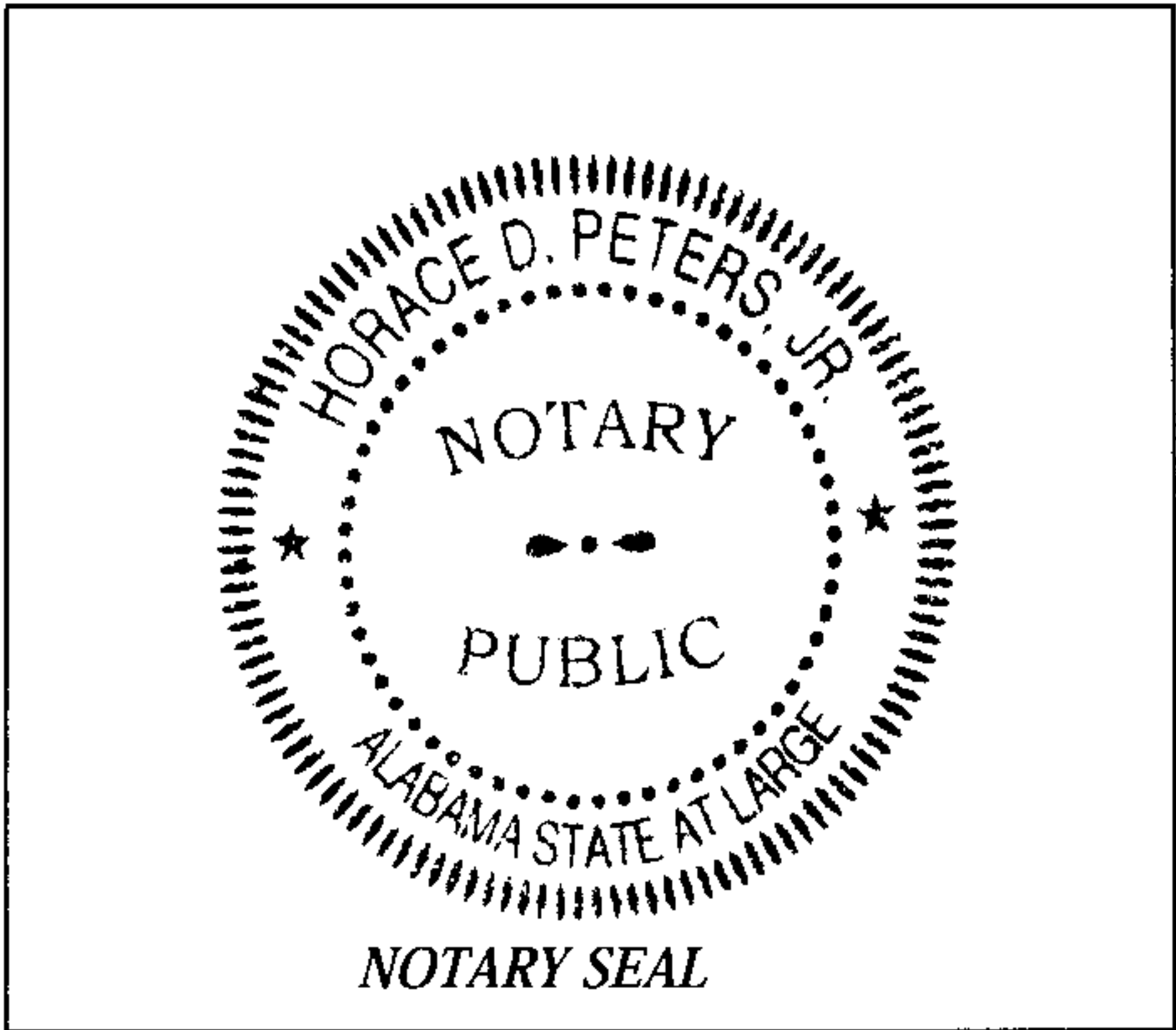
my commission expires 08/15/2015

ACKNOWLEDGMENT

STATE OF ALABAMA
COUNTY OF SHELBY
On 03/23/12 before me, HORACE D. PETERS JR., personally appeared
(DATE) NAME, TITLE OF OFFICER E.G. NOTARY PUBLIC
JENNIFER L. WILLIAMS AND SCOTT D. WILLIAMS

NAME(S) OF SIGNERS

_____ personally known to me - or - X proved to me on the basis of satisfactory evidence to be the person(s) whose
name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the
entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Horace D. Peters Jr.
SIGNATURE OF NOTARY

MY COMMISSION EXPIRES ON: 08/07/2015

Description of Attached Document:

Title or Type of Document: SUBORDINATION - AGREEMENT
Document Date: 03/23/2012 Number of Pages: _____
Signers Other Than Named Above: _____

EXHIBIT "A"

SITUATED IN THE COUNTY OF SHELBY AND THE THE STATE OF ALABAMA:

LOT 27, ACCORDING TO THE MAP AND SURVEY OF SADDLE LAKE FARMS, SECOND
ADDITION, PHASES 3, 4, 5, 6 & 7, AS RECORDED IN MAP BOOK 29, PAGE 34, IN
THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TAX ID NO: 22 3 05 1 991 058.000

BEING THE SAME PROPERTY CONVEYED BY CORPORATION FORM WARRANTY DEED:

GRANTOR:

GRANTEE:

DATED:

RECORDED:

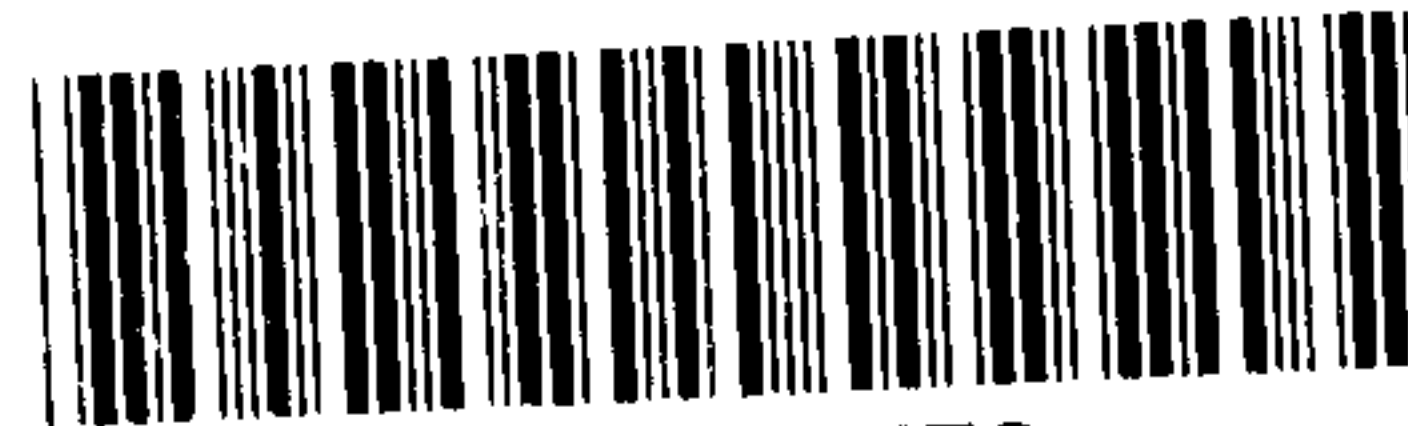
DOC#/BOOK-PAGE:

ADDRESS: 128 SHETLAND TRL, ALABASTER, AL 35007

END OF SCHEDULE A



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