

This section for Recording use only

7404704

Subordination Agreement

Customer Name: R Wayne Matthews

Account Number: 0960

Request Id: 1206SB0665

THIS AGREEMENT is made and entered into on this 5th day of July, 2012, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of EVERBANK, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to R Wayne Matthews and Alice B Matthews (the "Borrower", whether one or more) the sum of \$30,000.00. Such loan is evidenced by a note dated September 4, 2009, 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 9/22/2009, Instrument # 20090922000361280 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$335,000.00 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: James Watts
Its Vice President

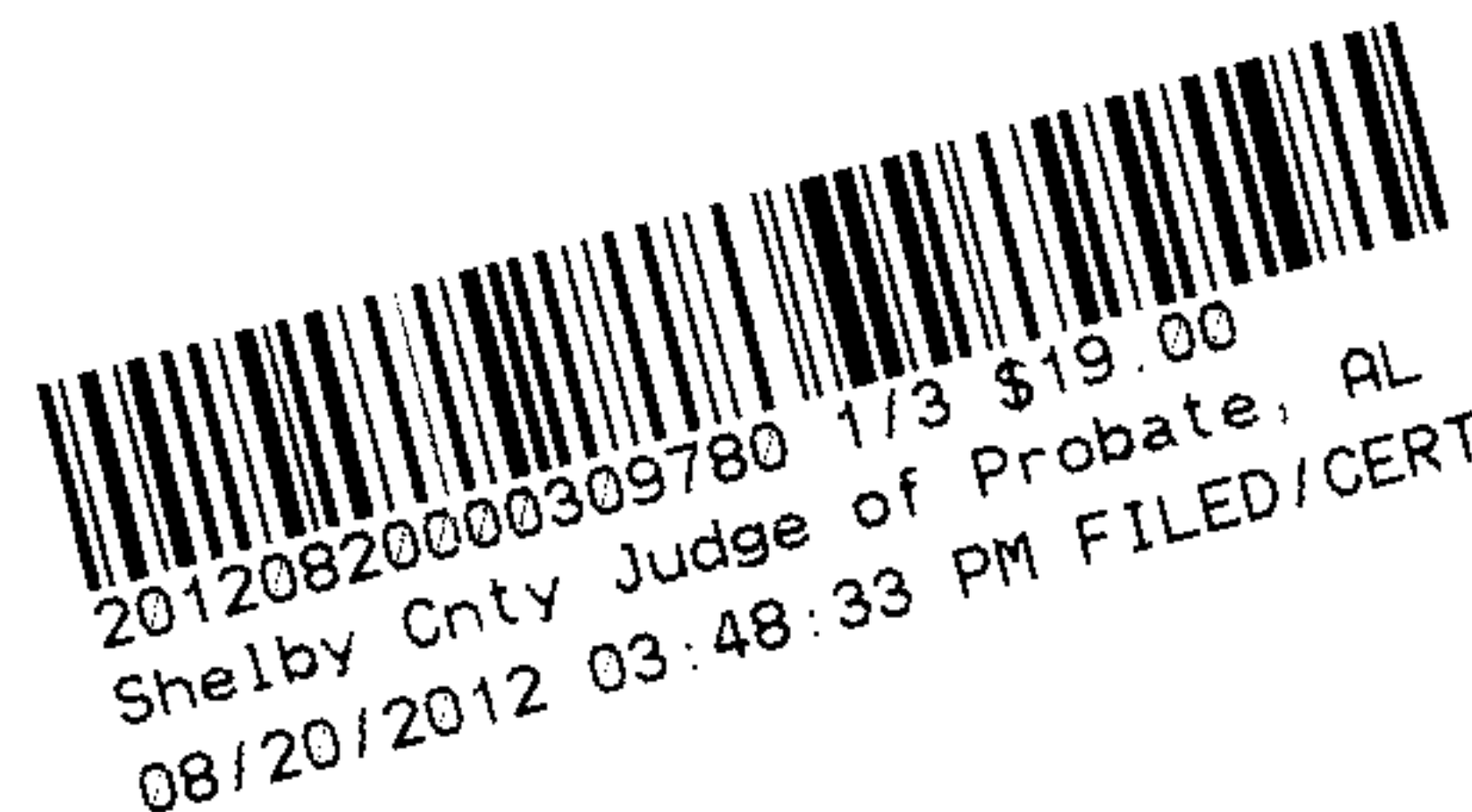
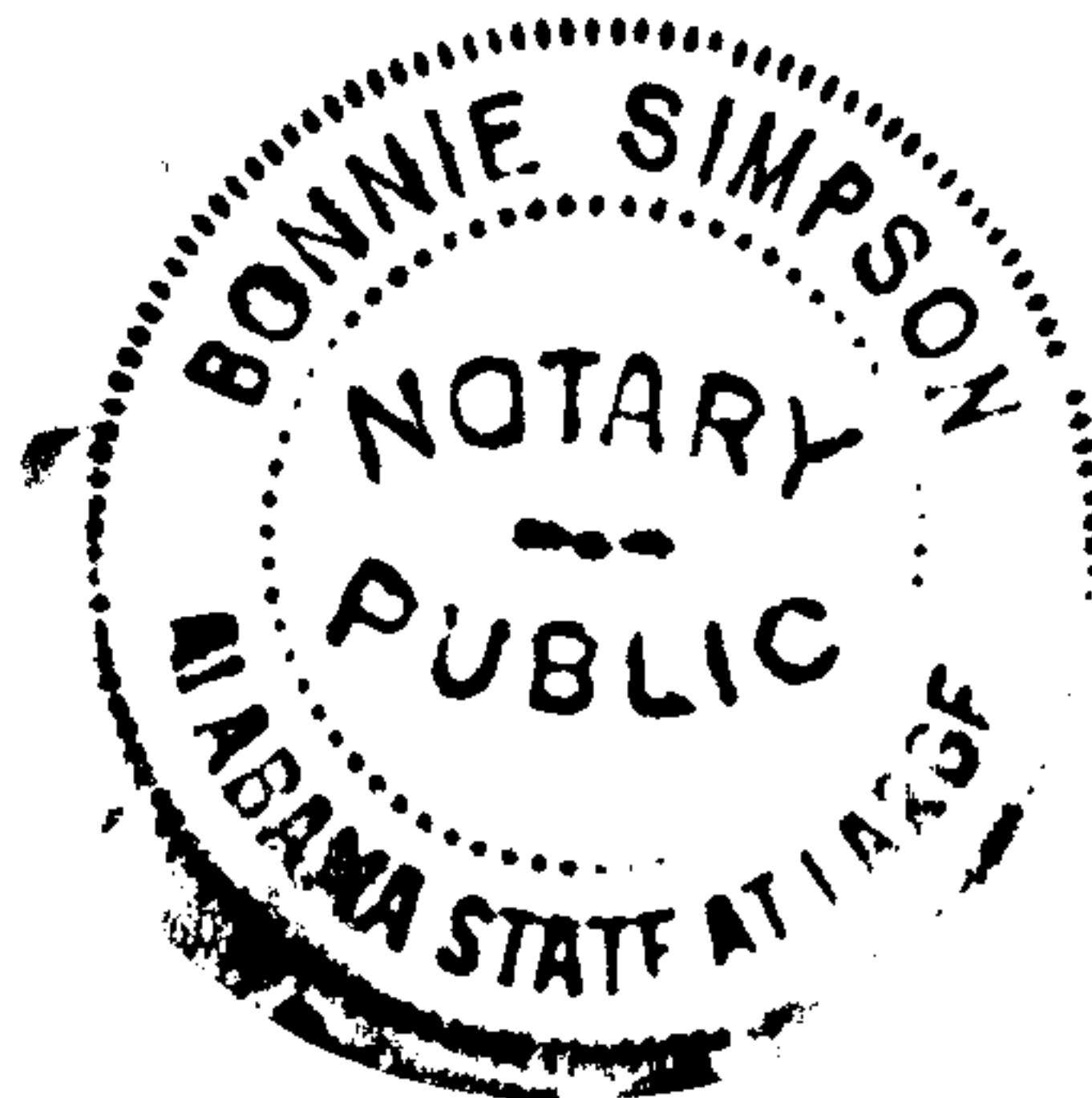
State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 5th day of July, 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



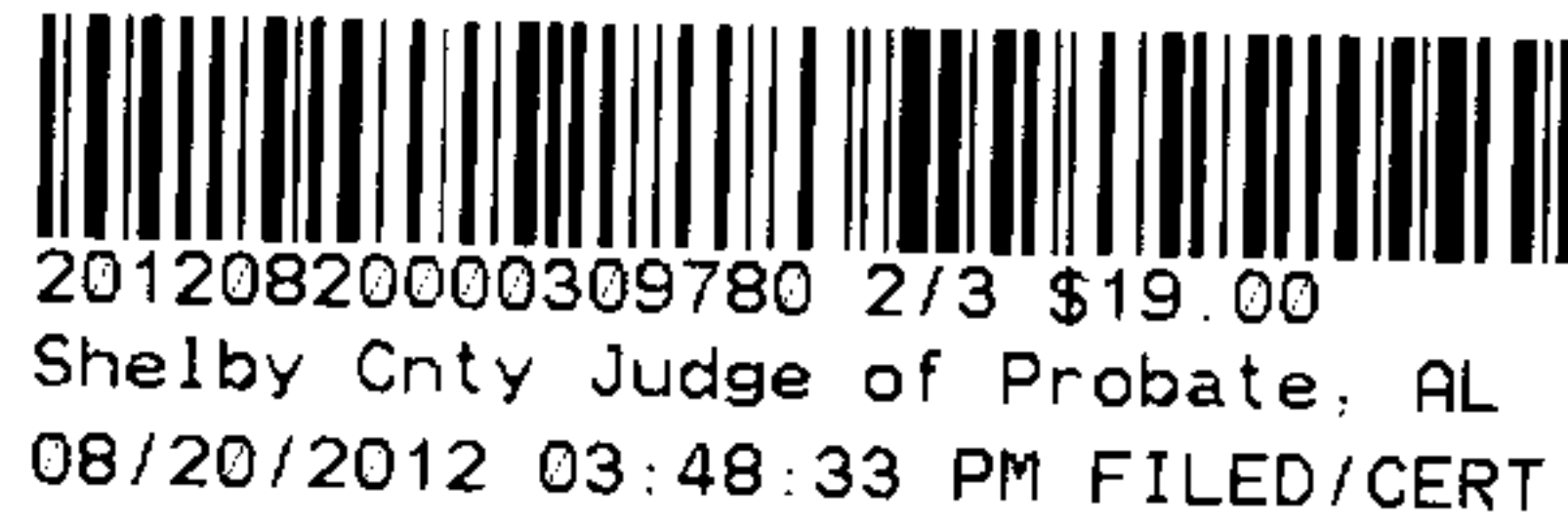


Exhibit "A"

Real property in the City of **CHELSEA**, County of **Shelby**, State of **Alabama**, described as follows:

PARCEL I

LOT 1, ACCORDING TO THE SURVEY OF SKY RIDGE SUBDIVISION, AS RECORDED IN MAP BOOK 23, PAGE 83, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

PARCEL II:

60.0 FOOT EASEMENT FOR INGRESS, EGRESS & UTILITIES CENTERLINE DESCRIPTION TO-WIT:

FROM THE S.W. CORNER OF THE NE 1/4-NW 1/4 OF SECTION 23, T19S-R1W, RUN THENCE EAST ALONG THE SOUTH BOUNDARY OF SAID NE 1/4-NW 1/4 A DISTANCE OF 17.49 FEET TO THE POINT OF BEGINNING OF THE CENTERLINE OF HEREIN DESCRIBED EASEMENT FOR INGRESS AND EGRESS AND UTILITIES; THENCE TURN 55 DEG. 25' 49" LEFT AND RUN 99.24 FEET ALONG SAID EASEMENT CENTERLINE AND THE FOLLOWING COURSES: 06 DEG. 03' 54" LEFT FOR 104.89 FEET; 12 DEG. 24' 30" LEFT FOR 175.59 FEET; 10 DEG. 38' RIGHT FOR 201.28 FEET; 12 DEG. 54' 55" RIGHT FOR 165.02 FEET; 05 DEG. 37' 50" LEFT FOR 265.89 FEET; 15 DEG. 35' 30" RIGHT FOR 323.69 FEET; 13 DEG. 58' 30" LEFT FOR 188.54 FEET; 08 DEG. 44' RIGHT FOR 128.93 FEET TO A POINT ON THE NORTH BOUNDARY OF AFOREMENTIONED SECTION 23; THENCE TURN 180 DEG. 00' RIGHT AND RUN ALONG SAID EASEMENT CENTERLINE A DISTANCE OF 50.72 FEET; THENCE TURN 92 DEG. 06' 49" LEFT AND CONTINUE ALONG SAID EASEMENT CENTERLINE A DISTANCE OF 64.81 FEET AND THE FOLLOWING COURSES: 54 DEG. 49' 11" RIGHT FOR 141.23 FEET; 12 DEG. 33' 27" LEFT FOR 110.76 FEET; 20 DEG. 34' 50" LEFT FOR 169.50 FEET; 15 DEG. 05' 36" RIGHT FOR 86.16 FEET; 36 DEG. 33' 41" RIGHT FOR 166.53 FEET; 29 DEG. 09' 29" LEFT FOR 97.38 FEET; 14 DEG. 44' 38" LEFT FOR 198.02 FEET; 16 DEG. 40' 30" LEFT FOR 276.22 FEET; 34 DEG. 30' 41" LEFT FOR 274.24 FEET TO A POINT ON THE SOUTH BOUNDARY OF THE NW 1/4-NE 1/4 OF AFOREMENTIONED SECTION 23, THENCE TURN 02 DEG. 14' 58" RIGHT AND CONTINUE ALONG SAID EASEMENT A DISTANCE OF 473.26 FEET TO THE P.C. OF A CURVE CONCAVE RIGHT, HAVING A DELTA ANGLE OF 65 DEG. 53' 34" AND TANGENTS OF 100.0 FEET AND A CENTERLINE ARC DISTANCE OF 177.45 FEET TO THE P.T.; THENCE ALONG THE TANGENT CENTERLINE A DISTANCE OF 96.95 FEET; THENCE TURN 122 DEG. 12' 30" LEFT AND RUN 760.84 FEET ALONG SAID EASEMENT CENTERLINE TO A POINT ON THE NORTH BOUNDARY OF SW 1/4-NE 1/4 OF SECTION 23, T19S-R1W; THENCE TURN 180 DEG. 00' RIGHT AND RUN 760.84 FEET ALONG SAID EASEMENT CENTERLINE THENCE TURN 57 DEG. 47' 30" LEFT AND RUN 338.44 FEET ALONG SAID EASEMENT CENTERLINE; THENCE TURN 02 DEG. 42' 42" RIGHT AND RUN 588.77 FEET TO THE PC OF A CURVE CONCAVE LEFT, HAVING A DELTA ANGLE OF 46 DEG. 35' 43" AND TANGENTS OF 75.0 FEET AND A CENTERLINE ARC DISTANCE OF 141.64 FEET TO THE PT; THENCE ALONG THE TANGENT CENTERLINE A DISTANCE OF 77.80 FEET; THENCE TURN 116 DEG. 34' 50" LEFT AND RUN 68.62 FEET ALONG SAID EASEMENT CENTERLINE; THENCE TURN 180 DEG. 00' RIGHT AND RUN 211.45 FEET ALONG SAID EASEMENT CENTERLINE TO THE PC OF A CURVE CONCAVE RIGHT HAVING A DELTA ANGLE OF 17 DEG. 17' 51" AND TANGENTS OF 80.0 FEET AND A CENTERLINE ARC DISTANCE OF 158.78 FEET TO THE PT; THENCE ALONG THE TANGENT CENTERLINE A DISTANCE OF 301.63 FEET TO THE PC OF A CURVE CONCAVE LEFT, HAVING A DELTA ANGLE OF 27 DEG. 09' 45" AND TANGENTS OF 80 FEET AND A CENTERLINE ARC DISTANCE OF 156.99 FEET TO THE PT; THENCE ALONG THE TANGENT CENTERLINE A DISTANCE OF 214.77 FEET TO THE PC OF A CURVE CONCAVE RIGHT, HAVING A DELTA ANGLE OF 30 DEG. 36' 35" AND TANGENTS OF 80.0 FEET AND A CENTERLINE ARC DISTANCE OF 156.18 FEET TO THE PT; THENCE ALONG

THE TANGENT CENTERLINE A DISTANCE OF 39.20 FEET TO THE PC OF A CURVE CONCAVE LEFT, HAVING A DELTA ANGLE OF 27 DEG. 45' 20" AND TANGENTS OF 75.0 FEET AND A CENTERLINE ARC DISTANCE OF 147.06 FEET TO THE PT; THENCE ALONG THE TANGENT CENTERLINE A DISTANCE OF 308.97 FEET; THENCE TURN 154 DEG. 51' 35" LEFT AND RUN 278.49 FEET ALONG SAID EASEMENT CENTERLINE; THENCE TURN 06 DEG. 48' RIGHT AND RUN 213.47 FEET ALONG SAID EASEMENT CENTERLINE; THENCE TURN 00 DEG 50' 46" RIGHT AND RUN 321.84 FEET ALONG SAID EASEMENT CENTERLINE; THENCE TURN 180 DEG. 00' RIGHT AND RUN 321.84 FEET ALONG SAID EASEMENT CENTERLINE; THENCE TURN 00 DEG. 50' 46" LEFT AND RUN 213.47 FEET ALONG SAID EASEMENT CENTERLINE; THENCE TURN 06. DEG. 48' LEFT AND RUN 278.49 FEET ALONG SAID EASEMENT CENTERLINE; THENCE TURN 09 DEG. 12' LEFT AND RUN SAID EASEMENT CENTERLINE A DISTANCE OF 261.83 FEET TO A POINT ON THE EAST BOUNDARY OF THE SE 1/4-SW 1/4 OF SECTION 23, T19S-R1W; THENCE CONTINUE ALONG SAID COURSE A DISTANCE OF 176.36 FEET TO THE PC OF A CURVE CONCAVE LEFT, HAVING A DELTA ANGLE OF 54 DEG. 03' 57" AND TANGENTS OF 306.47 FEET AND A CENTERLINE ARC DISTANCE OF 566.76 FEET TO THE PC OF A REVERSE CURVE CONCAVE RIGHT HAVING A DELTA ANGLE OF 74 DEG. 40' 50" AND TANGENTS OF 100.00 FEET AND A CENTERLINE ARC DISTANCE OF 170.85 FEET TO THE PT; THENCE ALONG THE TANGENT CENTERLINE A DISTANCE OF 719.70 FEET TO THE PC OF A CURVE CONCAVE LEFT, HAVING A DELTA ANGLE OF 48 DEG. 19' 01" AND TANGENTS OF 250.0 FEET AND A CENTERLINE ARC DISTANCE OF 470.01 FEET TO THE PT; THENCE ALONG THE TANGENT CENTERLINE A DISTANCE OF 730.31 FEET TO A POINT OF TERMINATION OF HEREIN DESCRIBED EASEMENT CENTERLINE ON THE NORTH BOUNDARY OF OLD U.S. HWY. #280 (80' R.O.W.), AND FURTHER, FROM THE DESCRIBED POINT OF TERMINATION BACK NORTH/NORTHEASTERLY ALONG THE DESCRIBED CENTERLINE TO A POINT OF INTERSECTION WITH THE SOUTH BOUNDARY OF THE SE 1/4-SW 1/4 OF SECTION 23, T19S-R1W, TRACKS IN CLOSE PROXIMITY THAT CERTAIN EASEMENT CENTERLINE DESCRIBED IN BOOK 184 AT PAGE 89; SAID PROPERTY BEING SITUATED IN SHELBY COUNTY, ALABAMA.

Being all of that certain property conveyed to R. WAYNE MATTHEWS AND ALICE B. MATTHEWS, AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP from ANTHONY JOSEPH AND WIFE, CAROLYN B. JOSEPH, AND WALLACE SHOEMAKER, AN UNMARRIED MAN AND ROBERT A. SHOEMAKER, A MARRIED MAN, by deed dated April 27, 1998 and recorded May 07, 1998 as Instrument No. 1998-16644 of official records.

Commonly known as: 77 Skyridge Dr, CHELSEA, AL 35043

APN #: 09-6-23-0-000-002-000

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

 MATTHEWS
45512582

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FIRST AMERICAN ELS
SUBORDINATION AGREEMENT




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Shelby Cnty Judge of Probate, AL
08/20/2012 03:48:33 PM FILED/CERT