

20121108000430170 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
11/08/2012 12:19:31 PM FILED/CERT

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Subordination Agreement

7415371
Customer Name: Betty J Smith
Account Number: 3032

Request Id: 1206SB0659

THIS AGREEMENT is made and entered into on this 19th day of July, 2012, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of ALLY BANK, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Betty J Smith & Johnny CF Smith (the "Borrower", whether one or more) the sum of \$56,110.00. Such loan is evidenced by a note dated January 14, 2003, 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 1/29/2003, Instrument # 20030129000053310, amended Instrument # 20070327000138190 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$121,000.00 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: [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 19th 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.

[Signature]
Notary Public

3-6-15
My commission expires:

Bennie Simpson

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

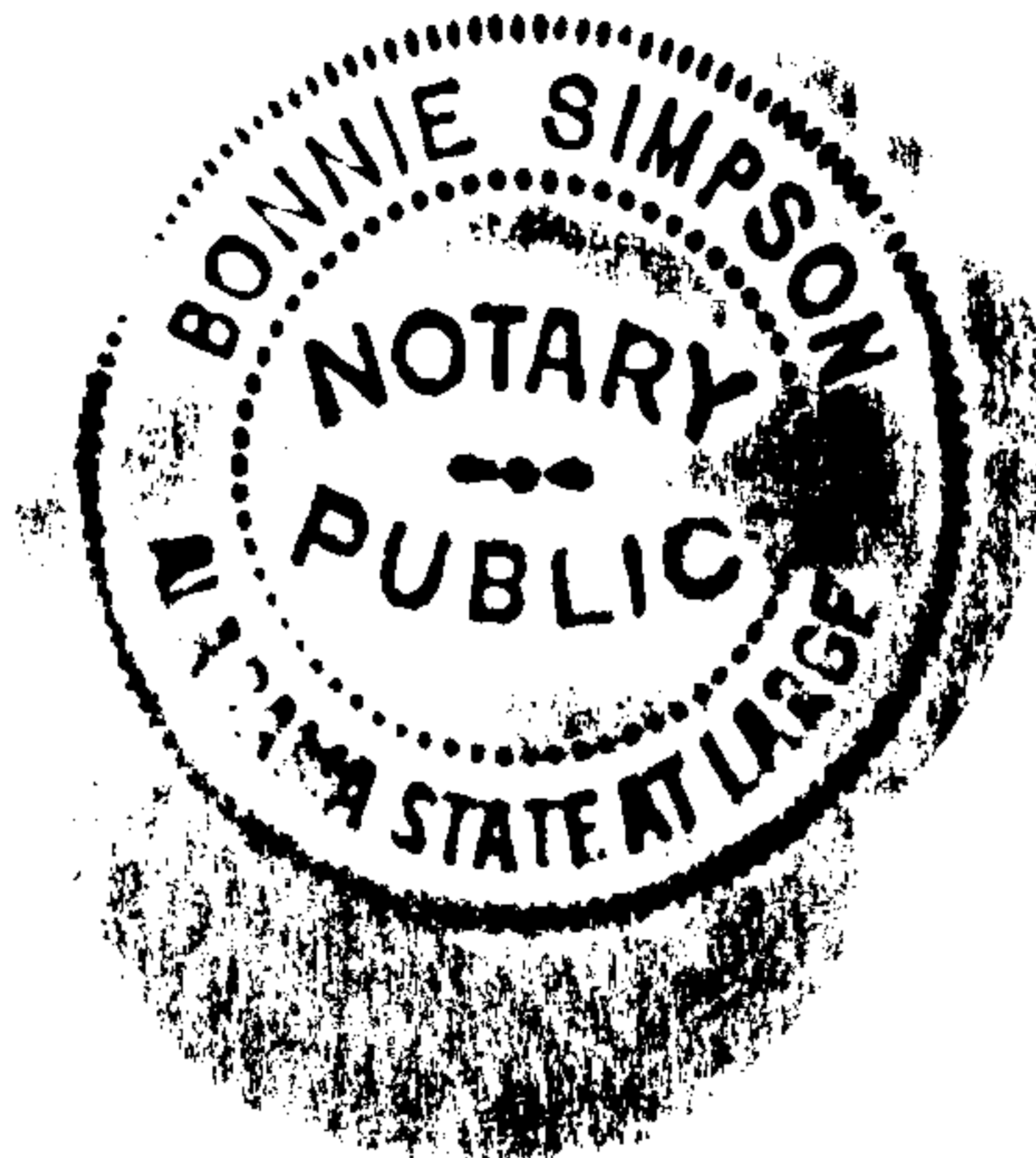


Exhibit "A"

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

A PARCEL OF LAND IN THE SE 1/4 OF THE SW 1/4 OF SECTION 21, TOWNSHIP 21 SOUTH, RANGE 3 WEST, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT WHERE THE NORTH LINE OF THE SE 1/4 OF THE SW 1/4 OF SECTION 21, TOWNSHIP 21 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA, INTERSECTS THE EASTERLY RIGHT OF WAY LINE OF SHELBY COUNTY HIGHWAY NO. 17, AND RUN THENCE EASTERLY ALONG SAID NORTH LINE OF SAID 1/4-1/4 SECTION A DISTANCE OF 621.28 FEET TO A POINT ON THE WESTERLY RIGHT OF WAY LINE OF THE SOUTHERN RAILROAD RIGHT OF WAY; THENCE TURN 82 DEGREES 16 MINUTES 49 SECONDS RIGHT AND RUN SOUTHEASTERLY ALONG SAID RAILROAD RIGHT OF WAY LINE A DISTANCE OF 243.88 FEET TO A POINT; THENCE TURN 86 DEGREES 51 MINUTES 05 SECONDS RIGHT AND RUN WEST-SOUTHWESTERLY A DISTANCE OF 665.47 FEET TO A POINT; THENCE TURN 26 DEGREES 32 MINUTES 52 SECONDS RIGHT AND RUN WESTERLY A DISTANCE OF 117.19 FEET TO A POINT ON THE SAME SAID EASTERLY RIGHT OF WAY LINE OF SAID HIGHWAY #17; THENCE TURN 92 DEGREES 49 MINUTES 52 SECONDS RIGHT TO CHORD AND RUN NORTHEASTERLY ALONG THE CHORD OF A HIGHWAY CURVE A CHORD DISTANCE OF 353.78 FEET TO THE POINT OF BEGINNING.

ACCORDING TO SURVEY OF JOSEPH E. CONN, JR., RLS #9049, DATED AUGUST 26, 1992.

Being all of that certain property conveyed to JOHNNY C. SMITH AND BETTY J. SMITH, HUSBAND AND WIFE, AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP from KENNETH W. BUNN AND ELAINE M. BUNN, HUSBAND AND WIFE, by deed dated November 05, 1999 and recorded November 15, 1999 AS INSTRUMENT NO. 1999-46647 of official records.

Commonly known as: 11025 Highway 17, Alabaster, AL 35007

APN #: **235210001030001**

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

 SMITH
45917728 AL
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT



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