

Return To: 15065749  
LSI-LPS  
East Recording Solutions  
700 Cherrington Parkway  
Coraopolis, PA 15108

Source of Title:  
instrument number 20070717000334930

Instrument prepared by:  
Karen Waggoner  
33 W. 11th St. 2nd Floor  
Columbus, Ga. 31901

**SUBORDINATION AGREEMENT  
(Real Property)**

STATE OF GEORGIA  
COUNTY OF MUSCOGEE

THIS SUBORDINATION AGREEMENT executed this 9th  
day of October, 2012, by the undersigned, First Commercial div  
Synovus Bank as successor in interest by merger with First Commercial Bank ("Holder");

**WITNESSETH THAT:**

WHEREAS, Holder is the holder and owner of a security deed or mortgage from  
Scott Harrison, a married man and Keri Harrison, his wife  
("Borrower") dated July 6, 2007, and recorded in mortgage  
instrument number Book 20070802000360850, Page n/a, in the Office of the  
Clerk of Judge of Probate of Shelby County, Alabama  
("Existing Security Instrument") conveying the real property more particularly described on  
Exhibit "A" attached hereto and by this reference made a part hereof (the "Property"); and

WHEREAS, Borrower has this date borrowed from  
JPMorgan Chase Bank, N.A. ("Lender") the sum of \$ 234,866.00 and no more,  
secured by a security deed or mortgage conveying said Property, dated of even date  
herewith ("Superior Security Instrument"); and *to be recorded concurrently*  
*Herewith and*

WHEREAS, Holder has agreed that the lien of the Superior Security Instrument  
shall be prior and superior to the lien of the Existing Security Instrument; and

NOW, THEREFORE, for and in consideration of One Dollar (\$1.00) in hand paid  
by the Borrower to Holder, and other good and valuable consideration, the receipt and  
sufficiency of which are hereby acknowledged by Holder, Holder hereby subordinates the  
lien of the Existing Security Instrument to the lien of the Superior Security Instrument, so  
that the Superior Security Instrument shall be deemed to convey title to Lender to said  
Property superior to the Existing Security Instrument and superior to the indebtedness  
secured by said Existing Security Instrument. Holder specifically acknowledges and agrees  
that the priority of the security interests of Holder and Lender in the Property shall be  
governed by this Subordination Agreement and not by the order in which the Existing  
Security Instrument and the Superior Security Instrument are or were filed or recorded.  
Nothing contained herein or otherwise shall preclude Holder from demanding strict  
compliance by Borrower with the terms and conditions of the Existing Security Instrument,  
and the instrument(s) evidencing the debt secured thereby, or enforcing its rights  
thereunder, subject to the terms of this Subordination Agreement. Without the prior written  
consent of Lender, Holder shall not exercise any collection rights with respect to the  
Property, will not foreclose under the Existing Security Instrument or exercise any power of  
sale thereunder or to take any other collection action with respect to the Property and  
Holder's security interest therein.

Lender's rights under the Superior Security Instrument may be exercised by Lender  
without notice to or consent by Holder. Lender may take such action regarding the  
Borrower, the indebtedness of Borrower to Lender, including, without limitation,  
extensions, renewals or restructurings of any indebtedness of Borrower to Lender (or the  
making of additional loans or advances to Borrower), all without notice to or consent of  
Holder, and without affecting the superiority of Lender's lien on the Property evidenced by  
this Subordination Agreement.



20121109000431890 2/3 \$18.00  
 Shelby Cnty Judge of Probate, AL  
 11/09/2012 11:55:18 AM FILED/CERT

The subordination of the Existing Security Instrument provided for herein: ☒ shall be limited in application to the specific indebtedness of Borrower to Lender described hereinabove and any and all extensions, renewals and refinancings of same, or ☐ shall apply to the specific indebtedness of Borrower to Lender described hereinabove and any and all extensions, renewals and refinancings of same and, in addition, to all other indebtedness of any nature whatsoever of Borrower to Lender whether heretofore or hereafter incurred.

Holder warrants and represents to Lender that Holder shall not transfer or assign the Existing Security Instrument or any interest therein unless either (i) Holder has obtained the express prior written consent of Lender, or (ii) such transfer or assignment is specifically made subject to the terms and provisions of this Subordination Agreement and such is acknowledged in writing by the transferee and assignee in recordable form and Holder causes such acknowledgment to be recorded in the real estate records in the Office in the county in which the Property is located.

This Subordination Agreement shall be binding upon Holder and the heirs, personal representatives, successors and assigns of Holder and shall inure to the benefit of Lender, its successors, assigns, purchasers at foreclosure sale and purchasers pursuant to any power of sale contained in the Superior Security Instrument.

Holder agrees to execute and deliver to Lender any further documents or instrument as specified by Lender to confirm or acknowledge the subordination of the Existing Security Instrument to the Superior Security Instrument evidenced hereby.

This Subordination Agreement shall be governed by and construed in accordance with the laws of the state in which the Property is located.

IN WITNESS WHEREOF, Holder has duly executed this Subordination Agreement, under seal, after due authorization, the day and year first above written.

HOLDER First Commercial div Synovus Bank  
 as successor in interest by merger  
 with First Commercial Bank

By: Heather Horn  
 Heather Horn

Title: Retail Lending Center Lending Officer

**HOLDER'S ADDRESS:**

Synovus Bank

33 W 11th St 2nd Floor

Columbus, Ga 31901

STATE OF GEORGIA  
 COUNTY OF MUSCOGEE

I, the undersigned authority, a Notary Public in and for said county in said State hereby certify that HEATHER HORN whose name as manager of said bank is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, the officer, with full authority, executed the same voluntarily for and as the act of said corporation.

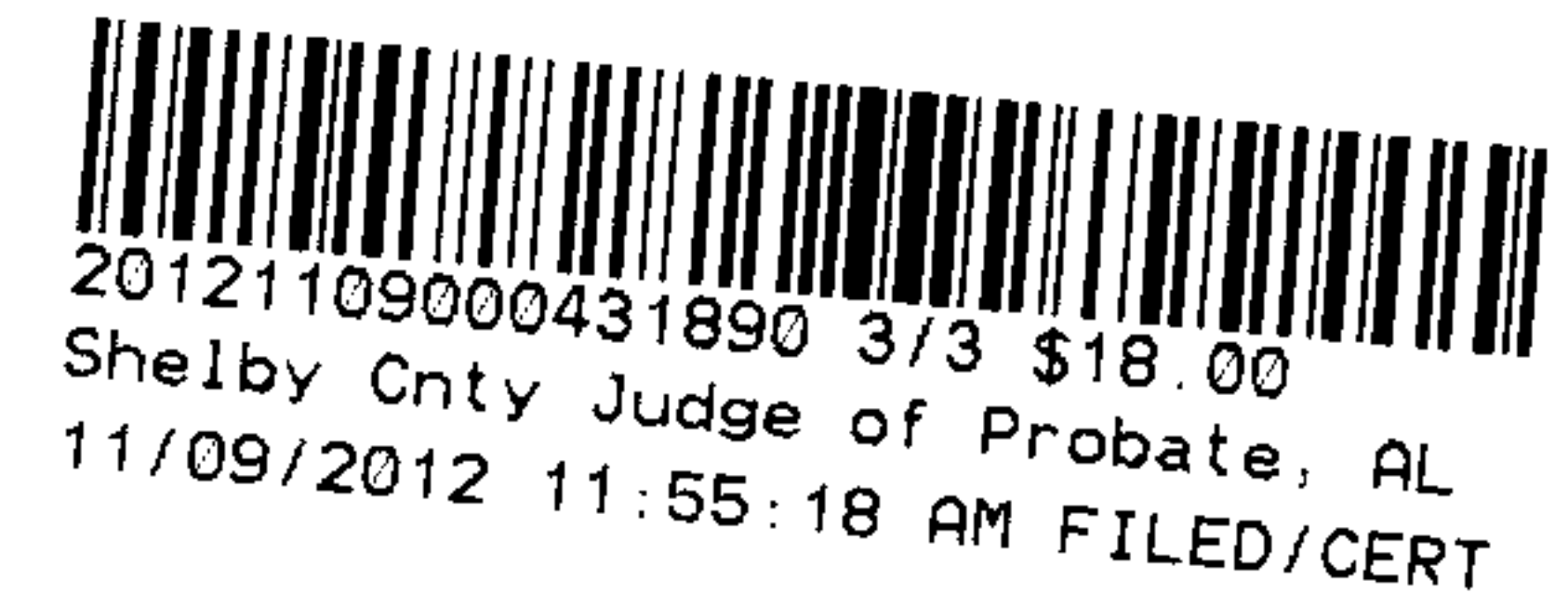
Given under my hand and official seal this 9th day of October, 2012.

Diana Welsch  
 Witness Diana Welsch

Karen Waggoner  
 Notary Public Karen Waggoner  
 My Commission expires 4/30/2016

SEAL





Order No.: **15065749**  
Loan No.: 1349035799

## **Exhibit A**

The following described property:

Lot 521, according to the Final Plat of Riverwoods Fifths Sector, Phase II, as recorded in Map Book 33, Page 24, in the Probate Office of Shelby County, Alabama.

Excepting therefrom all oil, gas, minerals and other hydrocarbon substances below a depth of 500 feet, without rights of surface entry, as reserved in Instruments of Record.

Assessor's Parcel No: 134170007066000