

Shelby Cnty Judge of Probate, AL 11/30/2012 02:43:35 PM FILED/CERT

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FN-AL-10255

(2)

Subordination Agreement

Customer Name: Rickey Turner

Account Number: 3920 Request Id: 1210SB0944

THIS AGREEMENT is made and entered into on this 7th day of November, 2012, by Regions Bank (Hereinaster referred to as "Regions Bank") in favor of NATIONS LENDING CORPORATION #32416, its successors and assigns (hereinaster referred to as "Lender").

RECITALS

Regions Bank loaned to Rickey Turner & Pamela D Turner (the "Borrower", whether one or more) the sum of \$16,000.00. Such loan is evidenced by a note dated August 22, 2005, 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 9/29/2005, Instrument # 20050929000507990 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$215,300.00 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: Sice 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 7th day of November, 2012, within my jurisdiction, the within named who acknowledged that he/she is 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.

Hoover, AL 35244

Notary Pu

My commission expires:

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
Tracey McCool
Regions Bank
2050 Parkway Office Cir, RCN 2

PLEASE RECORD & RETURN TO:

National Advantage Settlement SVC 329 Forest Grove Road, STE 201 Coraopolis, PA 15108

EXHIBIT A

LEGAL DESCRIPTION

FNTA File Number: AL-10255

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF Alabama, AND IS DESCRIBED AS FOLLOWS:

LOT 514 ACCORDING TO THE SURVEY OF SURVEY OF GRANDE VIEW ESTATES, GIVIANPOUR ADDITION TO ALABASTER 5TH ADDITION AS RECORDED IN MAP BOOK 21, PAGE 133, SHELBY COUNTY, ALABAMA RECORDS.

Be the same more or less but subject to all legal highways.

Parcel ID: 23-5-16-0-001-019.068

Property also known as: 236 Lane Park Circle, Maylene, AL 35114.

Note: This title paper does not insure the acreage or quantity of land specified in the above described legal description.

201211300000459450 2/2 \$15.00 Shelby Cnty Judge of Probate, AL 11/30/2012 02:43:35 PM FILED/CERT