

20121207000470110 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
12/07/2012 02:44:03 PM FILED/CERT

This section for Recording use only

Subordination Agreement

Customer Name: David F Smith

Account Number: 3616

Request Id: 1210SB0765

THIS AGREEMENT is made and entered into on this 30th day of October, 2012, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Regions Bank dba Regions Mortgage, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to David F Smith and Sandra A Smith (the "Borrower", whether one or more) the sum of \$100,000.00. Such loan is evidenced by a note dated June 29, 2007, 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 7/19/2007, Instrument # 20070719000338810 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$183,450.00 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. *to be recorded concurrently*
Herein

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

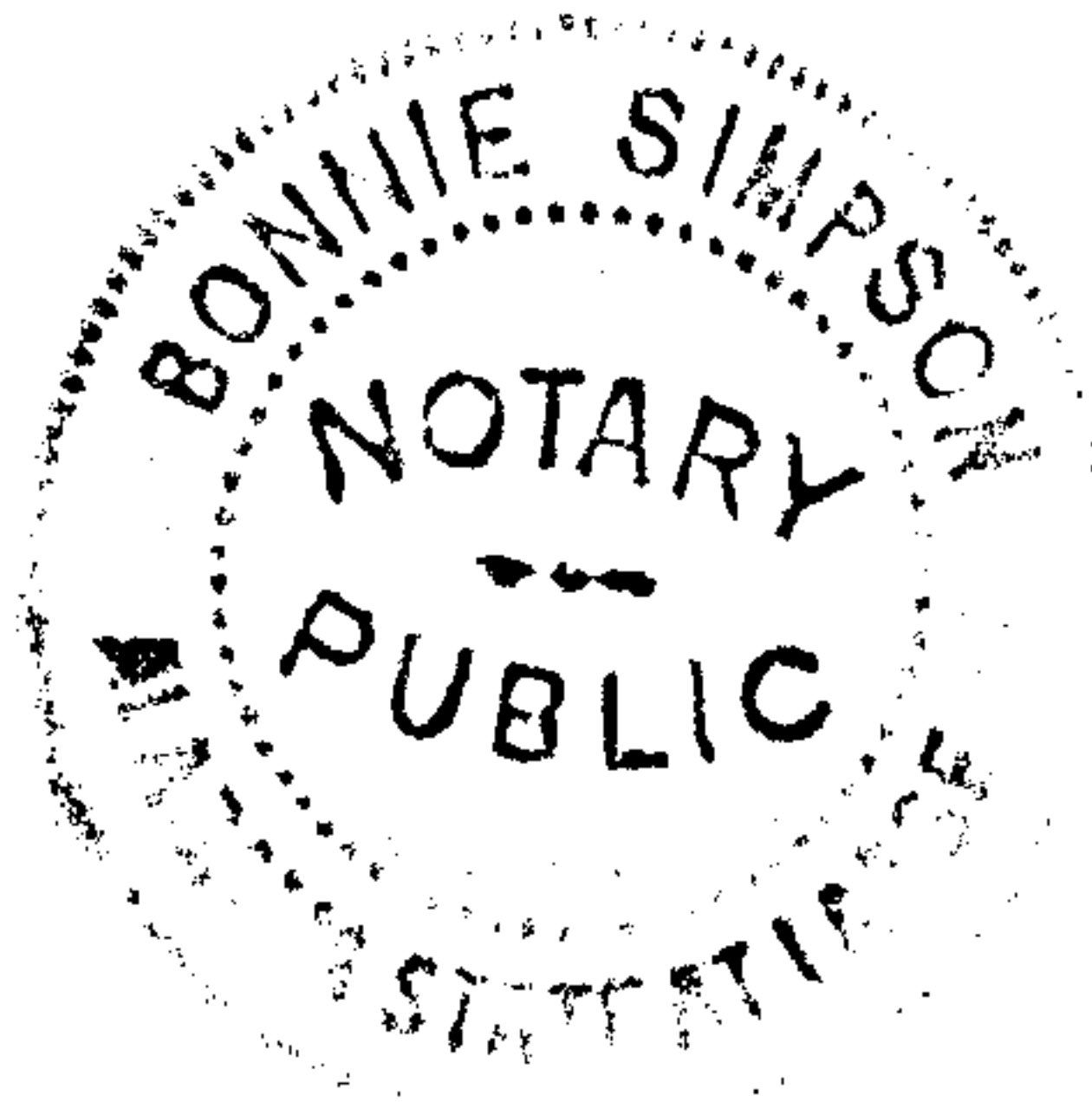
By:

Its Vice President

Mark Helmes
Mark Helmes

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 30th day of October, 2012, within my jurisdiction, the within named *Mark Helmes* 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
2050 Parkway Office Cir, RCN 2
Hoover, AL 35244

Return to: *14830321*
LSI-LPS
East Recording Solutions
700 Cherrington Pkwy
Coraopolis, PA 15108

Exhibit A

The following described property:

Lots 1 and 2, according to the Huff Family Subdivision, as recorded in Map Book 32, Page 51, in the Probate Office of Shelby County, Alabama.

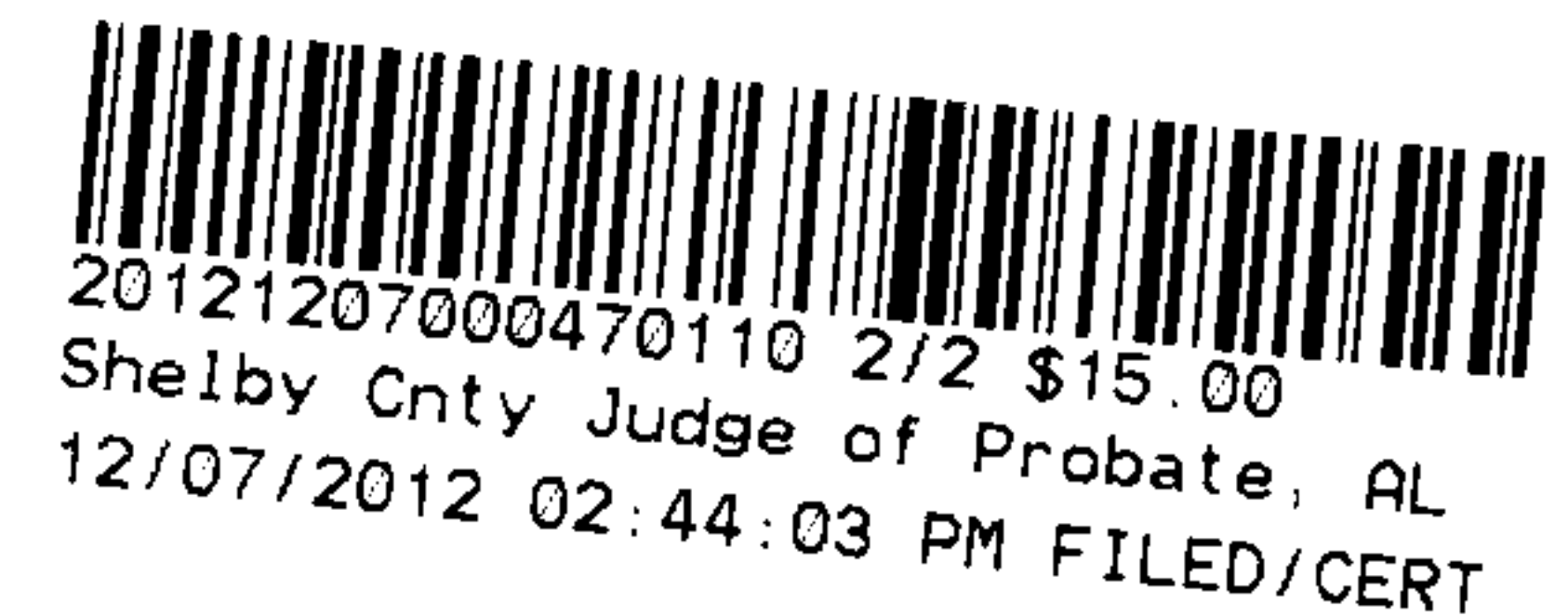
Being more particularly described by metes and bounds as follows:

Commence at the NW corner of the NW 1/4 of the SE 1/4 of Section 11, Township 21 South, Range 1 East; thence run easterly along the North line thereof for 832.06 feet to a fence corner and the point of beginning; thence continue last described course and along a fence for 1863.36 feet to a fence corner; thence 90 degrees 34 minutes 35 seconds right run southerly along a fence for 1486.86 feet to the northwesterly right of way of Alabama State Highway Number 145; thence 34 degrees 38 minutes 12 seconds right run southwesterly along said right of way for 52.82 feet; thence 145 degrees 21 minutes, 48 seconds right run northerly for 303.18 feet; thence 69 degrees 08 minutes 08 seconds left run northwesterly for 1301.77 feet; thence 29 degrees 08 minutes 08 seconds right run 972.12 feet to the point of beginning.

According to the survey of Thomas E. Simmons, RLS Number 12945.

Subject to restrictions, easements and rights of way of record.

Assessor's Parcel No: 201110000010001



The company assumes no liability for loss or damage whatsoever for any errors, omissions or inaccuracies in the information supplied.