

When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117  
7825 4012  
rec. 2

20121226000493210 1/2 \$16.00  
Shelby Cnty Judge of Probate, AL  
12/26/2012 02:41:48 PM FILED/CERT

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56976568-1041771

Subordination Agreement

Customer Name: Anthony S Shunnarah

Account Number: 6544

Request Id: 1211SB0576

THIS AGREEMENT is made and entered into on this 5th day of December, 2012, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of WELLS FARGO HOME MORTGAGE, N.A., its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Anthony S Shunnarah and Michelle C Shunnarah (the "Borrower", whether one or more) the sum of \$45,400.00. Such loan is evidenced by a note dated July 28, 2008, 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 8/13/2008, Instrument # 20080813000325020 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$199,500.00 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:   
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 December, 2012, within my jurisdiction, the within named James E. Watts II who acknowledged that he/she is Vice President 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.

  
Notary Public

Betty Marcus  
My commission expires  
NOVEMBER 9, 2014

NOTARY MUST AFFIX SEAL  
This Instrument Prepared by:  
Tracey McCool  
Regions Bank  
2050 Parkway Office Cir, RCN 2  
Hoover, AL 35244





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## EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 13 5 16 4 002 075.000

Land Situated in the County of Shelby in the State of AL

LOT 286 ACCORDING TO THE SURVEY OF HILLSBORO SUBDIVISION PHASE I AS RECORDED IN MAP BOOK 37 PAGE 104 A B AND C IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Commonly known as: 176 Appleford Road , Helena, AL 35080



\*U03321480\*  
1371 12/18/2012 78254012/2