

20130109000011630 1/2 \$15.00
Shelby Cnty Judge of Probate: AL
01/09/2013 10:20:43 AM FILED/CERT

This section for Recording use only

Subordination Agreement

20158511
Customer Name: Carol S McGee

Account Number: 2024 Request Id: 1210SB0108

THIS AGREEMENT is made and entered into on this 16th day of October, 2012, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of JP MORGAN CHASE BANK, N.A., its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Carol S McGee (the "Borrower", whether one or more) the sum of \$100,000.00. Such loan is evidenced by a note dated March 15, 2004, 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 3/26/2004, Instrument # 20040326000153940 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$79,674.00 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: 
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 16th day of October, 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
MY COMMISSION EXPIRES JANUARY 9, 2013

My commission expires:

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

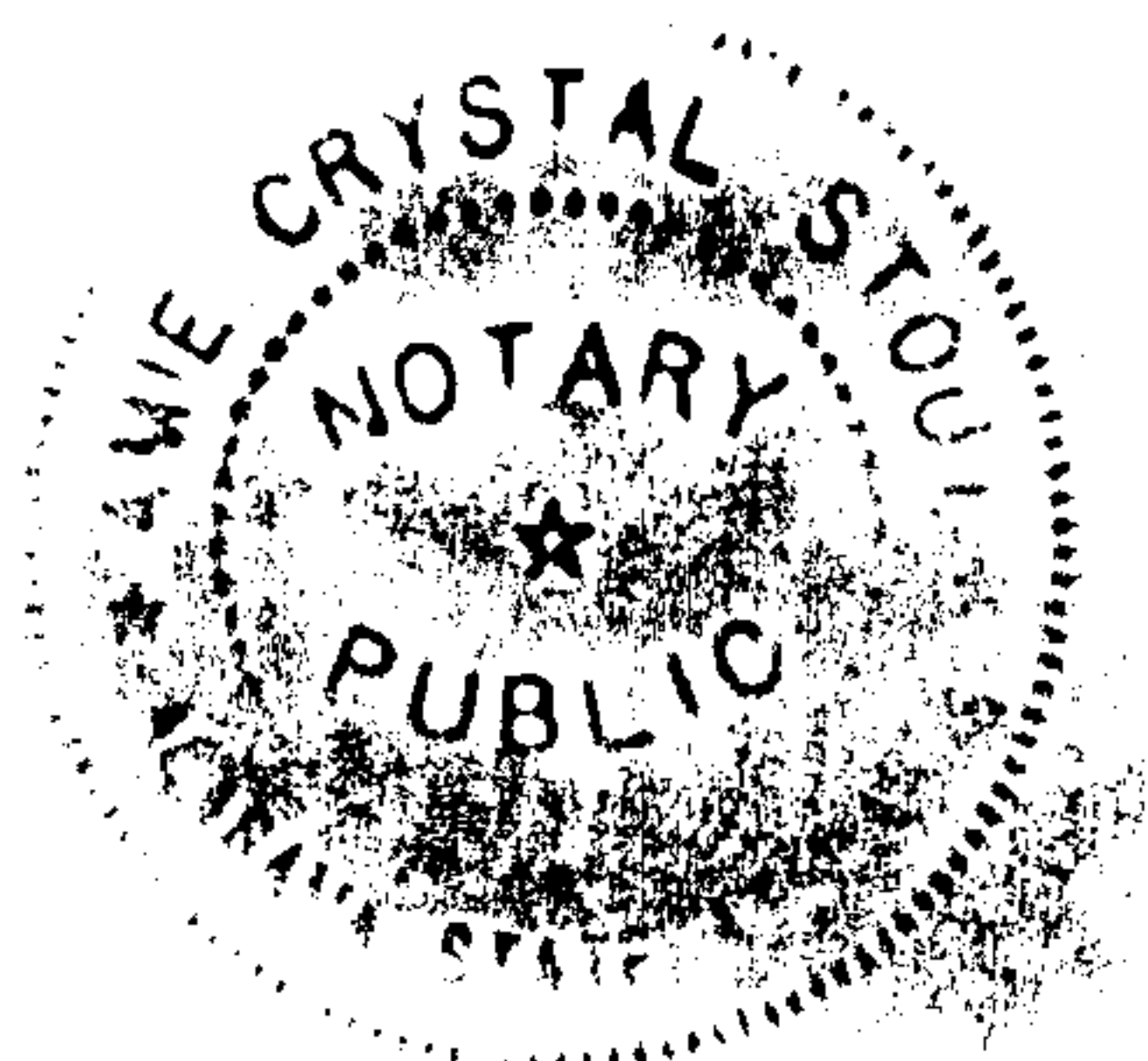


Exhibit "A"
Legal Description

The land referred to herein below is situated in the county of SHELBY, State of AL and is described as follows:

ALL THAT PARCEL OF LAND IN CITY OF BIRMINGHAM, SHELBY COUNTY, STATE OF ALABAMA, AS DESCRIBED IN DEED BOOK 288, PAGE 767, ID# 10-1-02-0-004-055.000, BEING KNOWN AND DESIGNATED AS:

LOT 21A ACCORDING TOT HE AMENDED MAP OF A RESURVEY OF LOT 16 THROUGH 22 BLOCK 1 TOWN OF ADAM BROWN AS RECORDED IN MAP BOOK 14 PAGE 36 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA

MORE COMMONLY KNOWN AS: 3056 OLD STONE DR, BIRMINGHAM, AL, ZIP: 35242

Tax/Parcel ID: 10-1-02-0-004-055.000

