

20130116000022120 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
01/16/2013 11:55:13 AM FILED/CERT

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Subordination Agreement

Customer Name: Muhammad Z Shaikh
Account Number: 2488 Request Id: 1210SB0828

THIS AGREEMENT is made and entered into on this 6th day of November, 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 Muhammad Z Shaikh and Nasreen Z Shaikh (the "Borrower", whether one or more) the sum of \$25,000.00. Such loan is evidenced by a note dated July 2, 2003, 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 7/16/2003, Instrument # 20030716000450270, amended Instrument # 20051014000537990 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$68,350.00 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

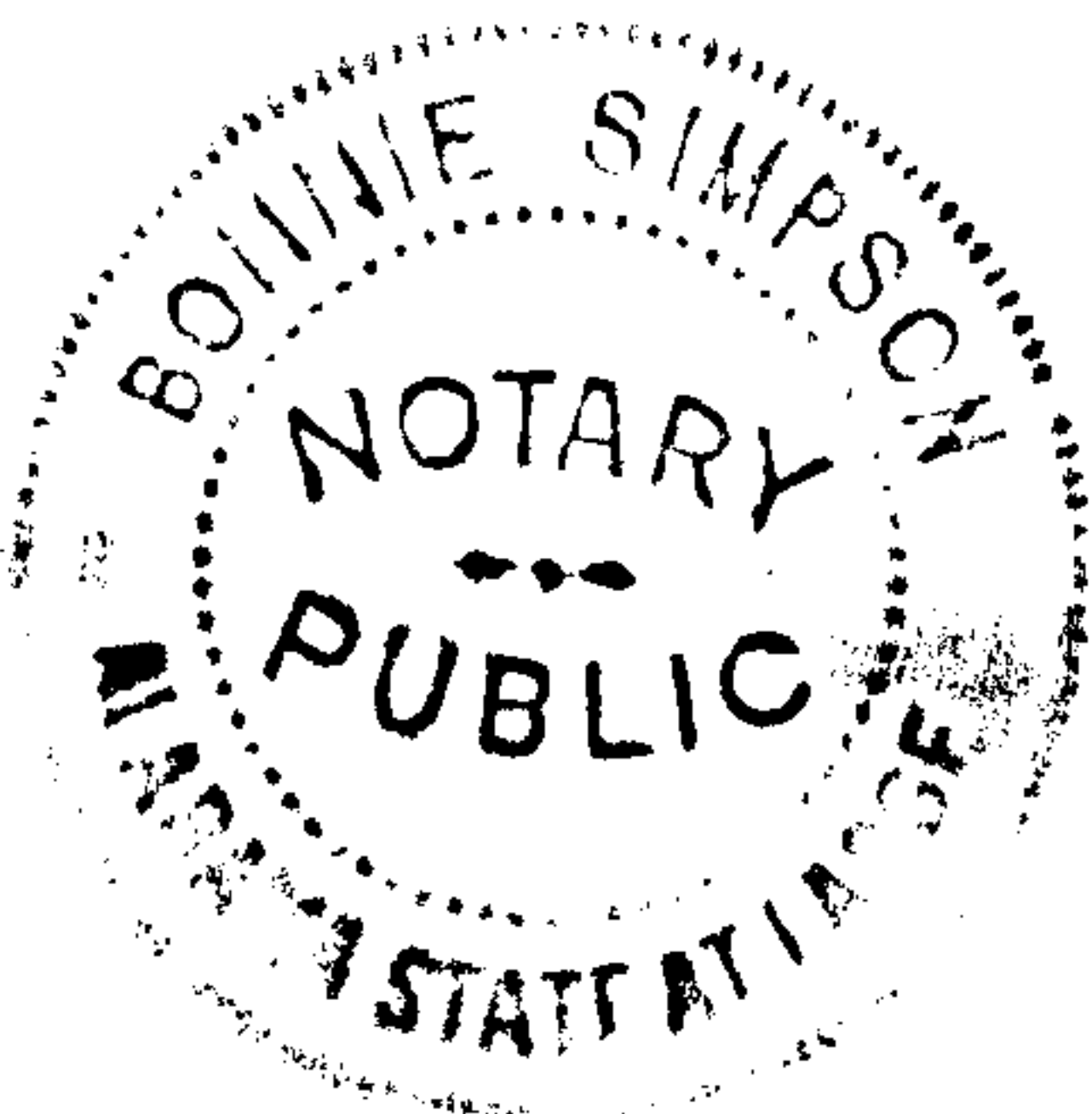
By:

Its Vice President

James Watts
James Watts

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 6th day of November, 2012, within my jurisdiction, the within named James Watts 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

My commission expires:

3-6-15

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

Return To: 14990173
LSI-LPS
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108

Order No.: **14990173**
Loan No.: 1457155073

Exhibit A


The following described property:

Lot 275, according to the Survey of Chandalar South, Sixth Sector, as recorded in Map Book 7, Page 49, in the Probate Office of Shelby County, Alabama.

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

Grantors herein require that any house constructed hereon be of a minimum square footage living area of 1800 square feet and that this requirement runs with the land.

Assessor's Parcel No: 131011001003067


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