201303050000091670 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 03/05/2013 01:44:02 PM FILED/CERT

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49369

Subordination Agreement

Return to: unisource 1800 i Cowan Stell Truine, ct 92614

Customer Name: Jacob Martin

Account Number: 7160 R

Request Id: 1302SB0249

THIS AGREEMENT is made and entered into on this 11th day of February, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of ACCESS NATIONAL MORTGAGE, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Jacob Martin and Teri Martin (the "Borrower", whether one or more) the sum of \$20,000.00. Such loan is evidenced by a note dated April 25, 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 5/22/2008, Instrument # 20080522000210420 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum #\$128,100.00 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.

* not to exceed

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 11th day of February, 2013, within my jurisdiction, the within named who acknowledged that he/she 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.

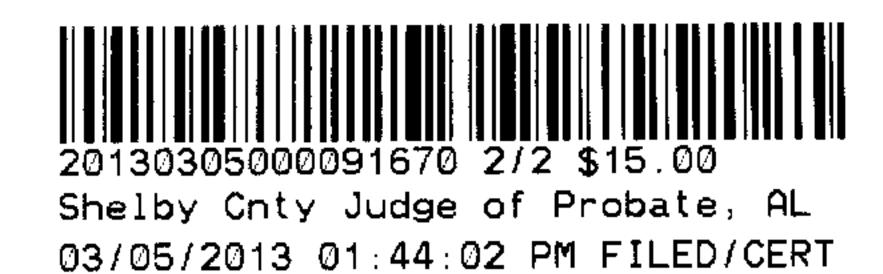
Notary Public

My commission expires:

Bonnie S

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

EXHIBIT "A"



LOT 61 ACCORDING TO THE SURVEY OF HAMLET 7TH SECTOR AS RECORDED IN MAP BOOK 9, PAGE 120, SHELBY COUNTY, ALABAMA RECORDS.

THIS CONVEYANCE IS HEREBY MADE SUBJECT TO RESTRICTIONS, EASEMENTS AND RIGHTS OF WAY OF RECORD IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Deed Type: Warranty Deed

Grantors: ELIZABETH D. LOVOY, A SINGLE WOMAN

Grantees: JACOB HOYT MARTIN AND TERI MARIE MARTIN, HUSBAND AND WIFE, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM

Dated: November 24, 2003

Recorded Date: December 1, 2003

Consideration: \$10.00

DBV: 20031201000776080

Parcel No.: 13-7-35-3-001-003.081