



20130319000114410 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
03/19/2013 12:54:01 PM FILED/CERT

This section for Recording use only

① 57453681 - 1830083

Subordination Agreement

Customer Name: Kay E Clarke

Account Number: 7192

Request Id: 1301SB0640

THIS AGREEMENT is made and entered into on this 25th day of January, 2013, 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 Kay E Clarke (the "Borrower", whether one or more) the sum of \$50,000.00. Such loan is evidenced by a note dated September 9, 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 9/25/2008, Instrument # 20080925000379260 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$71,844.00 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.

78489393-02

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

State of Alabama
County of Shelby

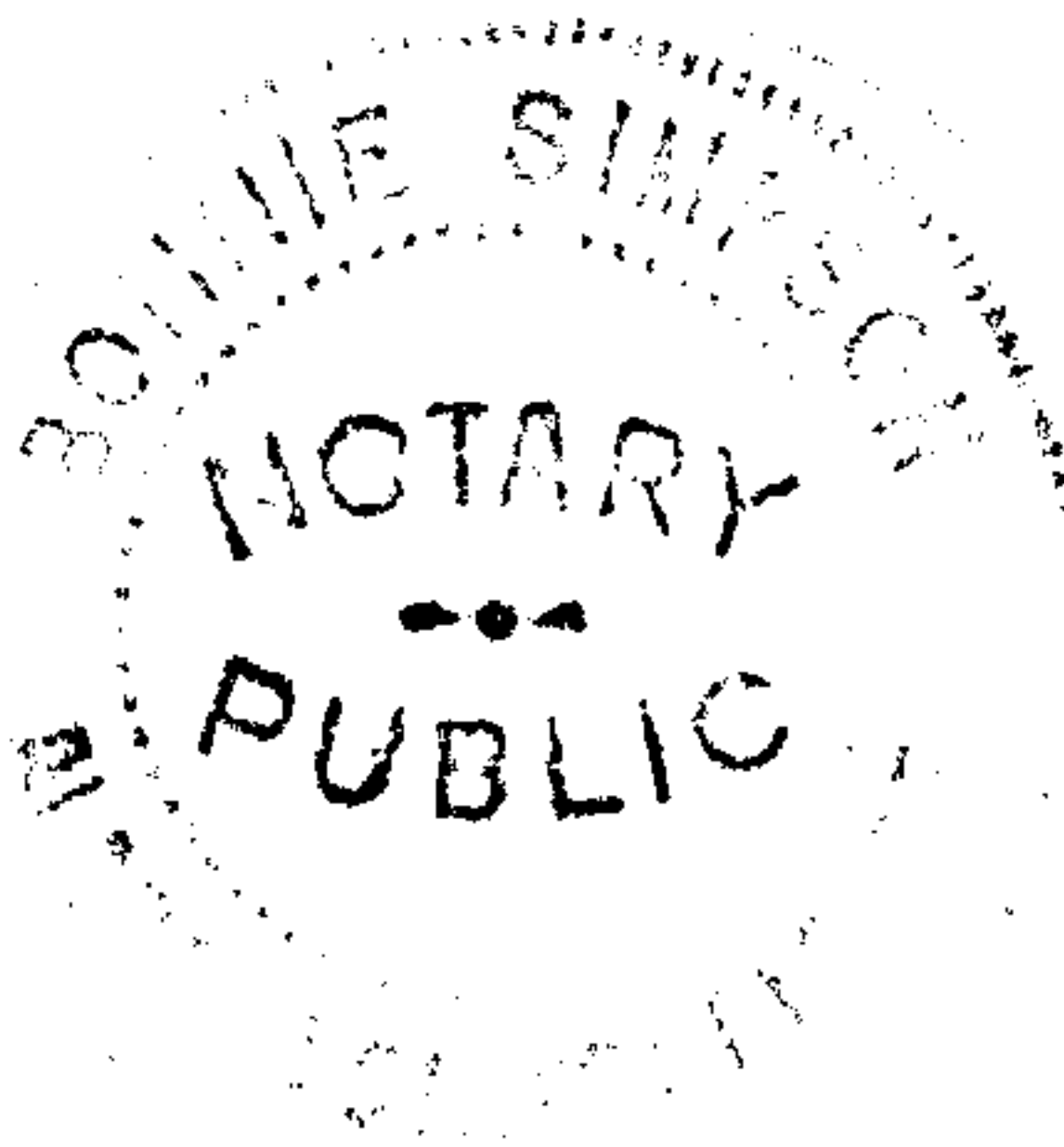
Regions Bank

By:

Its Vice President

Mark Holmes
Mark Holmes

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 25th day of January, 2013, within my jurisdiction, the within named Mark Holmes 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:
D'Ashia Crayton
Regions Bank
2050 Parkway Office Cir, RCN 2
Hoover, AL 35244

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 10 6 14 0 001 001.046

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

LOT 55, ACCORDING TO THE SURVEY OF SUNNY MEADOWS, 2ND SECTOR AS RECORDED IN MAP BOOK 9, PAGES 1 A AND B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Commonly known as: 5279 BIRDSONG ROAD , BIRMINGHAM, AL 35242



U03618261

1371 3/12/2013 78489393/2



20130319000114410 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
03/19/2013 12:54:01 PM FILED/CERT