

This section for Recording use only

Subordination Agreement

Customer Name: Lillian N Truett

Account Number: 0416 Request Id: 1212SB0485

THIS AGREEMENT is made and entered into on this 28th 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 Lillian N Truett (the "Borrower", whether one or more) the sum of \$25,800.00. Such loan is evidenced by a note dated October 29, 2007, 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 11/20/2007, Instrument # 2007112000531030 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$110,705.00 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: 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 28th day of January, 2013, within my jurisdiction, the within named who acknowledged that he/she is 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:

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

Title No.: 23003784

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN CITY OF ALABASTER, SHELBY COUNTY, STATE OF ALABAMA, AS DESCRIBED IN DEED INST # 199402603, ID# 13-7-26-3-001-025.000, BEING KNOWN AND DESIGNATED AS:

LOT 45 ACCORDING TO THE SURVEY OF SECOND SECTOR PORTSOUTH AS RECORDED IN MAP BOOK 6 PAGE 37 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY ALABAMA.

MORE COMMONLY KNOWN AS: 101 SANDPEBBLE STREET, ALABASTER, AL, 35007.

LILLIAN N. TRUETT BY FEE SIMPLE DEED FROM WILLIAM CLARK TRUETT SR, MARRIED AS SET FORTH IN INST # 199402603 DATED 12/30/1993 AND RECORDED 01/25/1994, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

20130401000133270 2/2 \$15.00 Shelby Cnty Judge of Probate, AL 04/01/2013 11:55:23 AM FILED/CERT