

78545325-2

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57551385-1906201

Subordination Agreement

Customer Name: David L Randall

Account Number: 1948 Request Id: 1303SB0447

THIS AGREEMENT is made and entered into on this 19th day of March, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of MERS INC., AS NOMINEE FOR QUICKEN LOANS INC, its successors and assigns (hereinafter referred to as "Lender").

## RECITALS

Regions Bank loaned to David L Randall AND LORI RANDALL (the "Borrower", whether one or more) the sum of \$25,000.00. Such loan is evidenced by a note dated September 27, 2010, 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 10/13/2010, Instrument # 20101013000340610 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$398,000.00 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 WA

State of Alabama County of Shelby

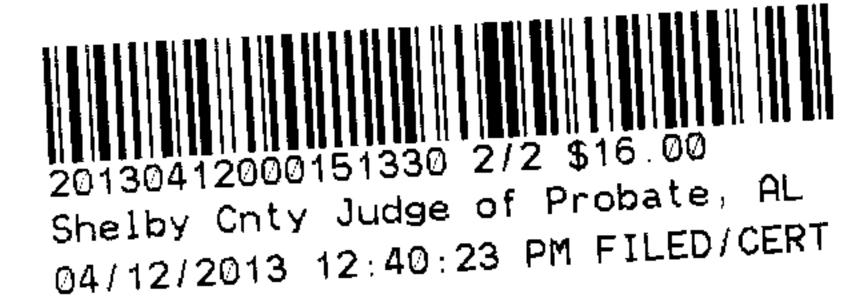
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 19th day of March, 2013, within my jurisdiction, the within named who acknowledged that he/she is of Regions Bank, a banking corporation, and that for and on behalf of the said Regions Bank, and 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: Danielle Smith Regions Bank 2050 Parkway Office Cir, RCN 2 Hoover, AL 35244



## **EXHIBIT A - LEGAL DESCRIPTION**

Tax Id Number(s): 1010200050520000414536000, 10 1 02 0 005 052.000

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

Lot 3-A, According to the Resurvey of Lot 3, Block 7, Amended Map of Woodford, as Recorded in Map Book 10, Page 43, in the Probate Office of Shelby County, Alabama

Commonly known as: 5360 Woodford Dr, Birmingham, AL 35242

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