## **Subordination Agreement**

Customer Name: Robert G Ingram

Account Number: 7311 Request Id: 1305SB0772

THIS AGREEMENT is made and entered into on this 29th day of May, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Regions Bank, its successors and assigns (hereinafter referred to as "Lender").

## RECITALS

Regions Bank loaned to Robert G Ingram (the "Borrower", whether one or more) the sum of \$54,000.00. Such loan is evidenced by a note dated April 25, 2013, 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 5/10/2013, Instrument # 20130510000194070 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$80,661.00 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

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 29th day of May, 2013, within my jurisdiction, the within named May Land 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

5-6-15

NOTARY MUST AFFIX SEAL This Instrument Prepared by: Virginia Benedict Regions Bank 2050 Parkway Office Cir, RCN 2 Hoover, AL 35244 My commission expires:

20130612000239790 1/2 \$15.00

Shelby Cnty Judge of Probate, AL 06/12/2013 08:39:36 AM FILED/CERT

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 29, ACCORDING TO THE SURVEY OF CHAPARRAL, THIRD SECTOR, AS RECORDED IN MAP BOOK 8 PAGE 165, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

ALSO A DRIVEWAY EASEMENT OVER THAT PART OF THE DRIVEWAY THAT EXTENDS FROM LOT 29, ONTO LOT 30 AS SET OUT IN DEED 358 PAGE 396 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO ROBERT G. INGRAM AND WIFE, MARY M. INGRAM, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM FROM MICHAEL W. JACKSON AND WIFE, SALLY M. JACKSON BY WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR DATED 10/13/1993, AND RECORDED ON 10/25/1993, DOCUMENT # 1993-33232, IN SHELBY COUNTY, AL.

20130612000239790 2/2 \$15.00

Shelby Cnty Judge of Probate, AL 06/12/2013 08:39:36 AM FILED/CERT