



20130612000241190 1/2 \$16.00
Shelby Cnty Judge of Probate, AL
06/12/2013 01:43:41 PM FILED/CERT

57899737-2045970

This section for Recording use only

Subordination Agreement

Customer Name: Mickey L Stevens

Account Number: 9739 Request Id: 1305SB0312

THIS AGREEMENT is made and entered into on this 16th day of May, 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 Mickey L Stevens and Betty R Stevens (the "Borrower", whether one or more) the sum of \$30,000.00. Such loan is evidenced by a note dated February 18, 2011, 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 3/11/2011, Instrument # 20110311000081400 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$104,900.00 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: *Lee Sims*
Its Vice President

State of Alabama
County of Shelby

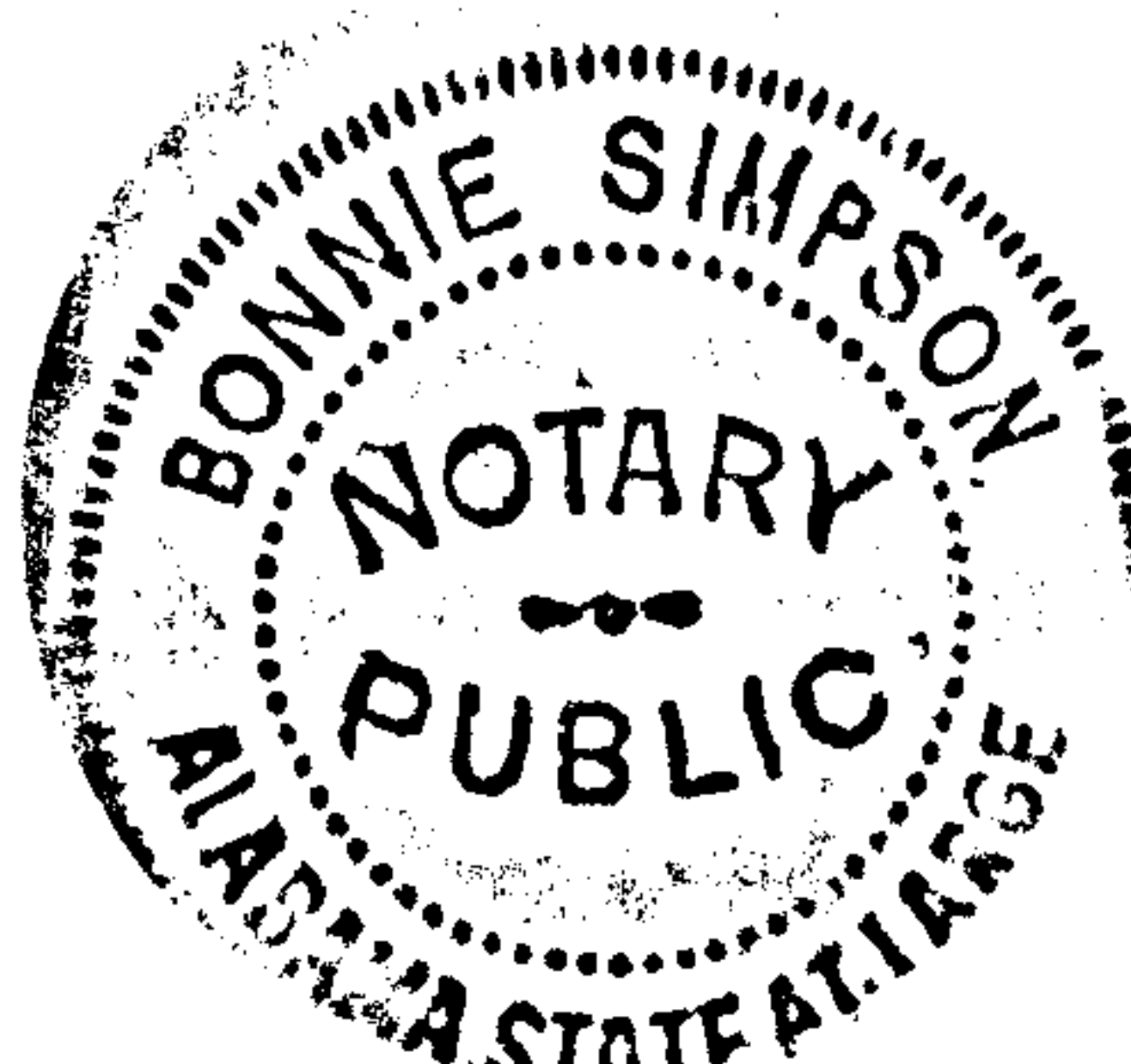
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 16th day of May, 2013, within my jurisdiction, the within named *Lee Sims* who acknowledged that he/she is *VP* of Regions Bank, a banking corporation, and that for and on behalf of the said Regions 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:
Danielle Smith
Regions Bank
2050 Parkway Office Cir, RCN 2
Hoover, AL 35244



When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117
75756273-2

EXHIBIT - Legal Description


Order Number: 57899737

Property Tax ID: 13 6 14 1 002 020.000

Land in the city/township/village of Pelham and the County of Shelby, State of AL, more particularly described as:

LOT 20, ACCORDING TO THE SURVEY OF INDIANCREEK SUBDIVISION, PHASE I, AS RECORDED IN MAP BOOK 14, PAGE 45, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

Commonly described as: 129 INDIANCREEK DR, Pelham AL 35124


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