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Subordination Agreement

Customer Name: Timothy J Ryan
Account Number: 5120 Request Id: 1305SB0697

THIS AGREEMENT is made and entered into on this 28th day of May, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of CITIBANK NA, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Timothy J Ryan and Judith A Ryan (the "Borrower", whether one or more) the sum of \$37,500.00. Such loan is evidenced by a note dated September 22, 2000, 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 10/24/2000, Instrument # 2000-36900 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$182,000.00 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: Mark Holmes

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 28th day of May, 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 Simon
Notary Public

3.6.15

My commission expires:

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
Terri O'Neill
Regions Bank
2050 Parkway Office Cir, RCN 2
Hoover, AL 35244

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 BIRMINGHAM, SHELBY COUNTY, STATE OF ALABAMA, AS DESCRIBED IN DEED DOC # 2000-33736, ID# 10-6-14-0-005-074.000, BEING KNOWN AND DESIGNATED AS:

LOT 74, ACCORDING TO THE AMENDED MAP OF HICKORY RIDGE SUBDIVISION AS RECORDED IN MAP BOOK 11, PAGE 79, PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

MORE COMMONLY KNOWN AS: 5309 CEDAR CIR, BIRMINGHAM, AL 35242.

TIMOTHY J. RYAN AND JUDITH A. RYAN, HUSBAND AND WIFE BY FEE SIMPLE DEED FROM BRET W. HATFIELD AND LISA J. HATFIELD, HUSBAND AND WIFE AS SET FORTH IN DOC # 2000-33736 DATED 03/23/2000 AND RECORDED 09/25/2000, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

