

20130729000306590 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
07/29/2013 12:41:09 PM FILED/CERT

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Subordination Agreement

Customer Name: James D Baker

Account Number: 2264 Request Id: 1305SB0578

THIS AGREEMENT is made and entered into on this 31st day of May, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Regions Bank dba Regions Mortgage, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to James D Baker (the "Borrower", whether one or more) the sum of \$100,000.00. Such loan is evidenced by a note dated May 17, 2006, 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 9/8/2006, Instrument # 20060908000443900 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$157,000.00 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 Watts

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 31st day of May, 2013, within my jurisdiction, the within named James Watts 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 Denson
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

Return To:
LSI-LPS
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108


16683791

Exhibit A

The following described property:

Commence at the Northwest corner of the NE 1/4 of the SW 1/4 of Section 6, Township 22 South, Range 2 West; Thence run East along the North line of said 1/4 - 1/4 section a distance of 158.93 feet; Thence turn an angle of 59 degrees 20 minutes 41 seconds to the left and run a distance of 254.22 feet; Thence turn an angle of 90 degrees 00 minutes 00 seconds to the right and run a distance of 500.00 feet to the point of beginning; Thence turn an angle of 48 degrees 7 minutes 41 seconds to the left and run a distance of 147.41 feet; Thence turn an angle of 17 degrees 06 minutes 41 seconds to the right and run a distance of 474.54 feet; Thence turn and angle of 92 degrees 23 minutes 00 seconds to the right and run a distance of 124.92 feet to a point on the Northwest right-of-way line of Shelby County Highway No 22; Thence turn an angle of 53 degrees 03 minutes 00 seconds to the right and run Southwest along said right-of-way of Shelby County Highway No 22 a distance of 159.33 feet; Thence turn an angle of 4 degrees 15 minutes 00 seconds to the left and run along said right-of-way of Shelby County Highway No 22 a distance of 442.72 feet; Thence turn an angle of 90 degrees 00 minutes 00 seconds to the right and run a distance of 369.66 feet; Thence turn and angle of 70 degrees 00 minutes 00 seconds to the right and run a distance of 188.57 feet to the point of beginning. Situated in the SE 1/4 of the NW 1/4 and the NE 1/4 of the SW 1/4 of Section 6, Township 22 South, Range 2 West, Huntsville Meridian, Shelby County, Alabama.

Assessor's Parcel No: 283060001003002


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