

This section for Recording use only

Subordination Agreement

Customer Name: Jeffrey K Wilson

Account Number: 6460

Request Id: 1306SB0591

THIS AGREEMENT is made and entered into on this 20th day of June, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of WELLS FARGO BANK, N.A., its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Jeffrey K Wilson and Jolynne P Wilson (the "Borrower", whether one or more) the sum of \$60,000.00. Such loan is evidenced by a note dated February 8, 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 3/1/2011, in Record Book 2011 at Page 69100 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$252,000.00 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.

By its acceptance of this agreement, the borrower agrees to pay the subordination Fee set out in the Regions Subordination Request Form.

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: [Signature]
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 20th day of June, 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.

[Signature]
Notary Public **MY COMMISSION EXPIRES JANUARY 9, 2017**

My commission expires:

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
D'Ashia Crayton
Regions Bank
2050 Parkway Office Cir, RCN 2
Hoover, AL 35244


20130730000309820 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
07/30/2013 02:28:29 PM FILED/CERT



Regions Bank

Real Estate Subordination Approval

6/20/2013

Customer Name: Jeffrey K Wilson

Customer Name: Jolynne P Wilson

Subordination Request Number: 1306SB0591

SOUTH OAK TITLE , LLC
2803 GREYSTONE COMMERCIAL BLVD STE 12
BIRMINGHAM , AL 35242

Attention: SAMIR HAXHLU

Account Status

New 1st Lender: WELLS FARGO BANK, N.A.
New 1st Mortgage Balance: \$252,000.00
Date Home Equity Account Opened: February 14, 2011
Current Limit: \$60,000.00
New Limit (if applicable): \$60,000.00

Approved based on the customer paying the subordination fee of \$200

Regions Bank agrees to subordinate the above referenced Equity Line/Loan to the Mortgage Company referenced above subject to the documentation required below.

- The subordination request is approved.
- A copy of the Subordination Agreement is attached. Please review for accuracy. A hard copy will be mailed (or sent over night if billing information was included on the request form) to the address listed on the subordination request form. Please mail us the hard copy of the Subordination Agreement after it has been recorded to the address below.
- If there are any questions please email SubordinationSupport@regions.com

Overnight Delivery:

OR

US Mail:

Regions Bank
Attn: Subordination Dept.
2050 Parkway Office Cir,
RCN 2
Hoover, AL 35244

Regions Bank
Attn: Subordination Dept.
PO Box 830721
Birmingham, AL 35283


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