



20131203000468200 1/2 \$17.00  
Shelby Cnty Judge of Probate, AL  
12/03/2013 10:48:53 AM FILED/CERT

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### Subordination Agreement

Customer Name: Gerald A Stovall

Account Number: 2048

Request Id: 1311SB0132

THIS AGREEMENT is made and entered into on this 13th day of November, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Regions Bank, its successors and/or assigns (hereinafter referred to as "Lender").

#### RECITALS

Regions Bank loaned to Gerald A Stovall and Becky S Stovall (the "Borrower", whether one or more) the sum of \$75,000.00. Such loan is evidenced by a note dated July 16, 2001, 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 8/1/2001, Instrument # 2001-31926 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$120,000.00 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: Dorothy Yellock  
Its Vice President

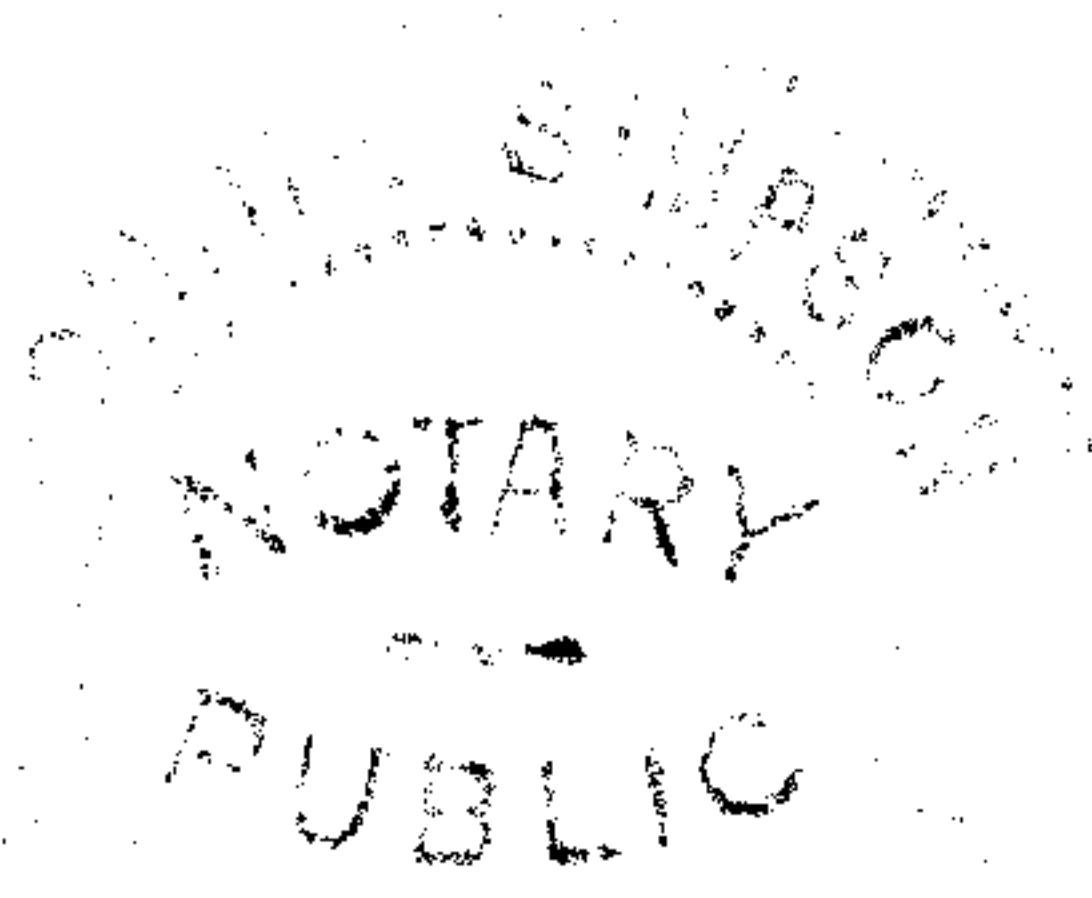
State of Alabama  
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 13th day of November, 2013, within my jurisdiction, the within named Dorothy Yellock who acknowledged that he/she is SVP 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




LEGAL

LOT 5A, STOVALL-BENSON SUBDIVISION, BEING A RESURVEY OF LOT 1 ROBERTWOOD SURVEY AND LOT 5, BROOKSTONE, AS RECORDED IN MAP BOOK 19, PAGE 106, IN THE OFFICE OF THE JUDGE OF PROBATE 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 GERALD A. STOVALL, JR. AND WIFE, BECKY SMITH STOVALL FROM LINDA C. BENSON AND HUSBAND, RICHARD W. BENSON BY QUIT CLAIM DEED DATED 10/13/1995, AND RECORDED ON 10/16/1995, DOCUMENT # 1995-29380, IN SHELBY COUNTY, AL.

BEING THE SAME PREMISES CONVEYED TO GERALD A. STOVALL, JR. AND WIFE BECKY STOVALL, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP FROM LADONICE B. MORRIS, A MARRIED WOMAN, AS ADMINISTRATOR OF THE ESTATE OF GENEVIEVE MCDONALD BY WARRANTY DEED DATED 5/7/1993, AND RECORDED ON 6/4/1993, DOCUMENT # 1993-16053, IN SHELBY COUNTY, AL.

  
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