

20131218000483290 1/2 \$17.00  
Shelby Cnty Judge of Probate: AL  
12/18/2013 11:41:03 AM FILED/CERT

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**Subordination Agreement**

**Customer Name: Kevin Farrell**  
**Account Number: 7912 Request Id: 1311SB0176**

THIS AGREEMENT is made and entered into on this 25th 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 Kevin Farrell and Susan Farrell (the "Borrower", whether one or more) the sum of \$10,000.00. Such loan is evidenced by a note dated June 16, 2005, 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 7/12/2005, Instrument # 20050712000347250, amended Instrument # 20051115000595590 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$78,900.00 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: *James Watts*  
Its Vice President *James Watts*

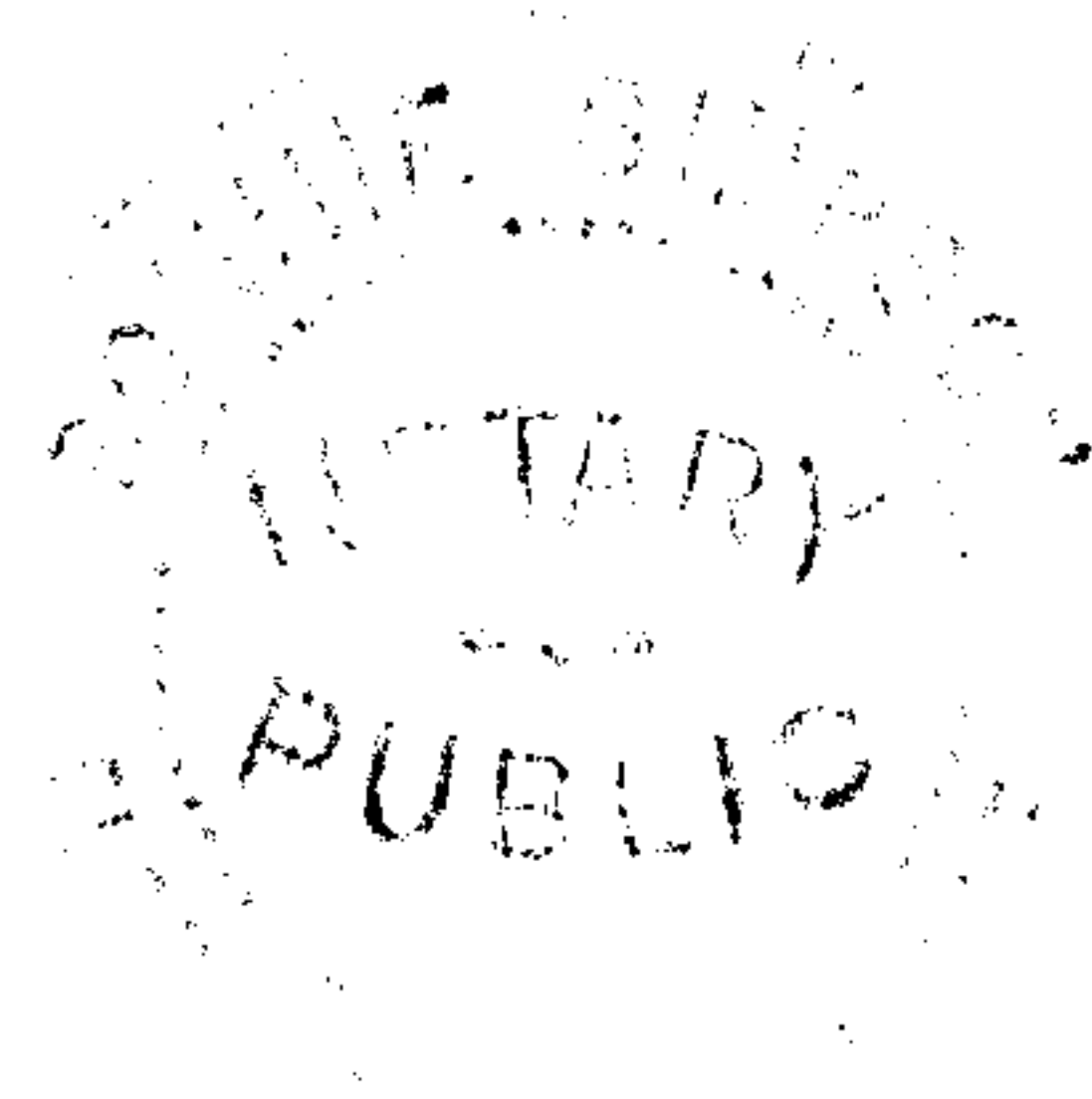
State of Alabama  
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 25th day of November, 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 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





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LEGAL

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA,  
TO-WIT:

LOT 30, ACCORDING TO THE SURVEY OF DEARING DOWNS, 6TH ADDITION, PHASE II, AS  
RECORDED IN MAP BOOK 11, PAGE 31 AND RE-RECORDED IN MAP BOOK 11, PAGE 80, IN  
THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. A 40 FT. BUILDING LINE FROM SECRETARIAT DRIVE, AND KENNELAND DRIVE; A 10 FT.  
EASEMENT ALONG THE REAR; A 5 FT. EASEMENT ALONG THE SOUTH AND AN EASEMENT  
OF UNDETERMINED WIDTH ALONG THE REAR OF SUBJECT PROPERTY AS SHOWN BY  
RECORDED PLAT.

2. RESTRICTIONS AS SHOWN BY RECORDED PLAT AND AS RECORDED IN REAL VOLUME  
141, PAGE 729 AND REAL VOLUME 168, PAGE 109.

3. RIGHT OF WAY TO SOUTH CENTRAL BELL AS RECORDED IN REAL VOLUME 149, PAGE  
200.

4. RIGHT OF WAY TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 53, PAGE  
454 AND DEED BOOK 225, PAGE 224.

5. BOUNDARY LINE AGREEMENT AS RECORDED IN REAL VOLUME 168, PAGE 13 AND  
RE-RECORDED IN REAL 170, PAGE 473.  
SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR  
MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO KEVIN FARRELL AND SUSAN FARRELL IS  
ONE AND THE SAME PERSON AS SUSAN C. FARRELL, AS JOINT TENANTS WITH RIGHT  
OF SURVIVORSHIP FROM ROBERT G. ORRISON AND WIFE, ROBIN C. ORRISON BY  
WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP DATED 6/11/1995,  
AND RECORDED ON 6/30/1995, DOCUMENT # 1995-17216, IN SHELBY COUNTY, AL.