



20140113000012310 1/2 \$17.00
 Shelby Cnty Judge of Probate, AL
 01/13/2014 12:38:06 PM FILED/CERT

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Subordination Agreement

Customer Name: Martha W Simmons
Account Number: 6583 Request Id: 1312SB0162

THIS AGREEMENT is made and entered into on this 2nd day of January, 2014, 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 Martha W Simmons (the "Borrower", whether one or more) the sum of \$100,000.00. Such loan is evidenced by a note dated June 22, 2012, 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 7/11/2012, Instrument # 20120711000246730 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$100,000.00 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: [Signature]
 Its Vice President

State of Alabama
 County of Shelby

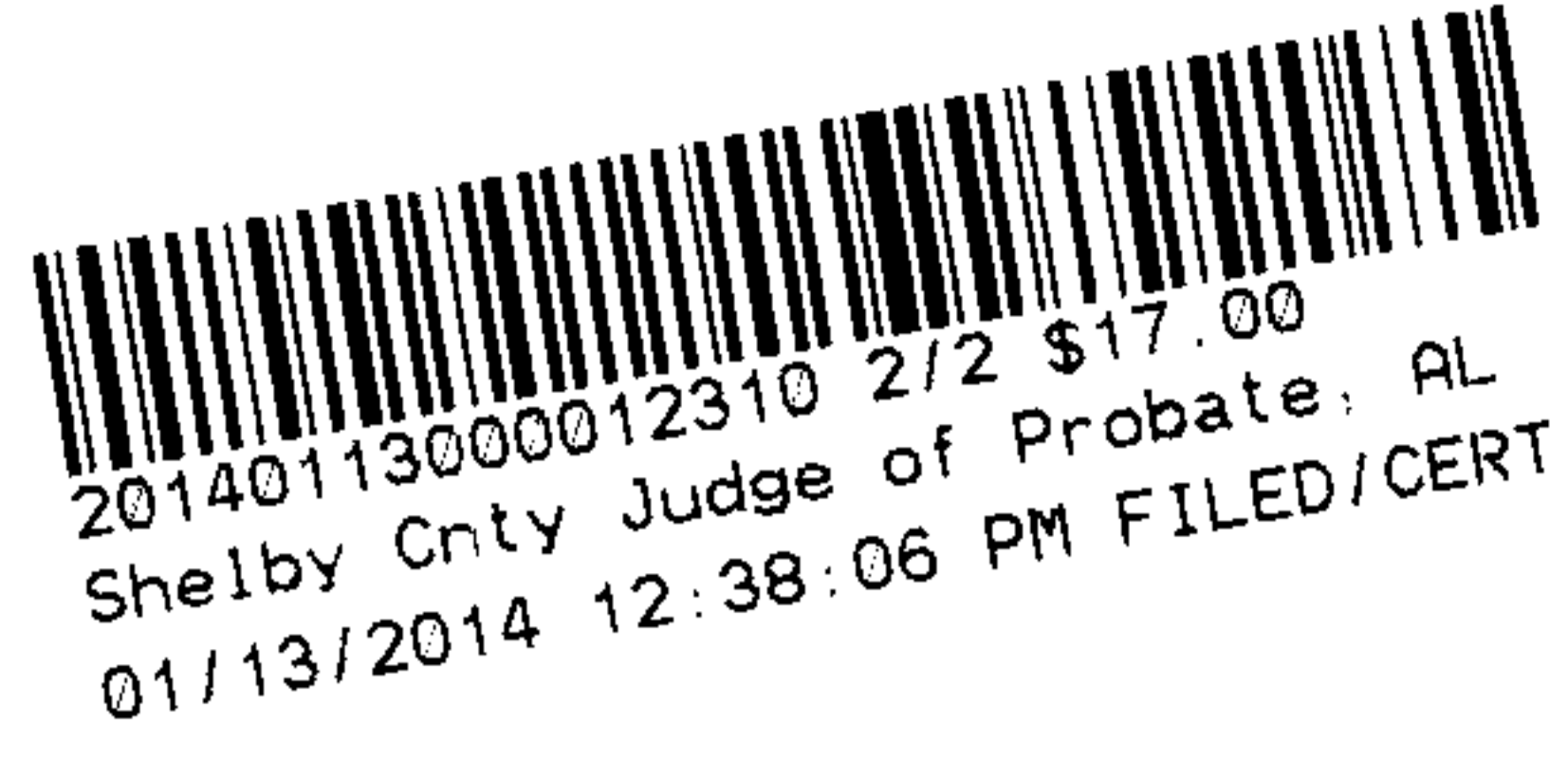
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 2nd day of January, 2014, within my jurisdiction, the within named [Signature] who acknowledged that he/she is VP of Regions Bank, a banking corporation, and that for and on behalf of the said Regions 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

3-6-15
 My commission expires:

NOTARY MUST AFFIX SEAL
 This Instrument Prepared by:
 Virginia Benedict
 Regions Bank
 2050 Parkway Office Cir, RCN 2
 Hoover, AL 35244

LEGAL



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

**LOT 62, ACCORDING TO THE MAP AND SURVEY OF STRATFORD PLACE, PHASE IV AS
RECORDED IN MAP BOOK 14, PAGE 69, 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 MARTHA WOOLSEY SIMMONS, DAUGHTER
OF KATHLEEN G. ZETTS FROM KATHLEEN G. ZETTS, A WIDOW BY WARRANTY DEED
DATED 5/23/2012, AND RECORDED ON 5/24/2012, DOCUMENT # 20120524000185350, IN
SHELBY COUNTY, AL.**