

This section for Recording use only

Subordination Agreement

Customer Name: Anita B Sanders

Account Number: 3400 Request Id: 1403SB0145

THIS AGREEMENT is made and entered into on this 31st day of March, 2014, by Regions Bank (Hereinaster referred to as "Regions Bank") in favor of CITIBANK, NA, its successors and/or assigns (hereinaster referred to as "Lender").

RECITALS

Regions Bank loaned to Anita B Sanders and John J Sanders (the "Borrower", whether one or more) the sum of \$11,000.00. Such loan is evidenced by a note dated May 19, 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 6/9/2006, Instrument # 20060609000275760 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$119,500.00 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: All Corothy Yell

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 March, 2014, within my jurisdiction, the within named <u>Docothy Jefford</u> who acknowledged that he/she is 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.

When Recorded Return To: Indecomm Global Services 2925 Country Drive St. Paul, MN 55117

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

> 7936957 Rec 2nd

My commission expires:

EXHIBIT "A"

SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 325, ACCORDING TO THE SURVEY OF THE VILLAGE AT STONEHAVEN, PHASE 3, SECOND ADDITION, AS RECORDED IN MAP BOOK 28, PAGE 39, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TAX ID NO: 13 6 23 4 011 026.000

BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED

GRANTOR:

STEPHEN D. THOMPSON AND LAUREN D. THOMPSON, HUSBAND AND

WIFE

GRANTEE:

JOHN SANDERS AND ANITA SANDERS, AS JOINT TENANTS, WITH

RIGHT OF SURVIVORSHIP

DATED: 08/15/2005

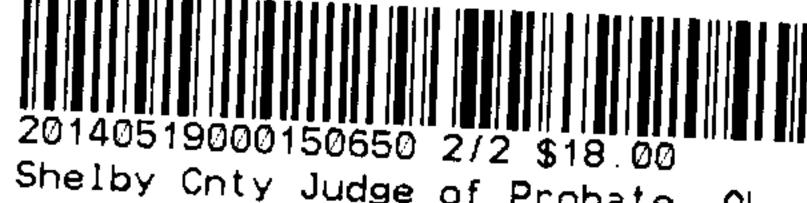
RECORDED: 09/14/2005

DOC#/BOOK-PAGE: 20050914000477440

ADDRESS: 383 WALKER WAY, PELHAM, AL 35124

END OF SCHEDULE A





Shelby Cnty Judge of Probate, AL 05/19/2014 02:14:35 PM FILED/CERT