

20141106000351120
11/06/2014 01:19:59 PM
SUBAGREM 1/2

This section for Recording use only

Subordination Agreement

Customer Name: Lance W Holmes
Account Number: 0048 **Request Id: 1410SB0060**

THIS AGREEMENT is made and entered into on this 22nd day of October, 2014, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of SUNTRUST MORTGAGE, INC, its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Lance W Holmes (the "Borrower", whether one or more) the sum of \$45,000.00. Such loan is evidenced by a note dated December 11, 2007, 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 1/7/2008, Instrument # 20080107000008260, amended Instrument # 20080815000328390 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$85,800.00 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.

** Recording concurrently herewith* **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.

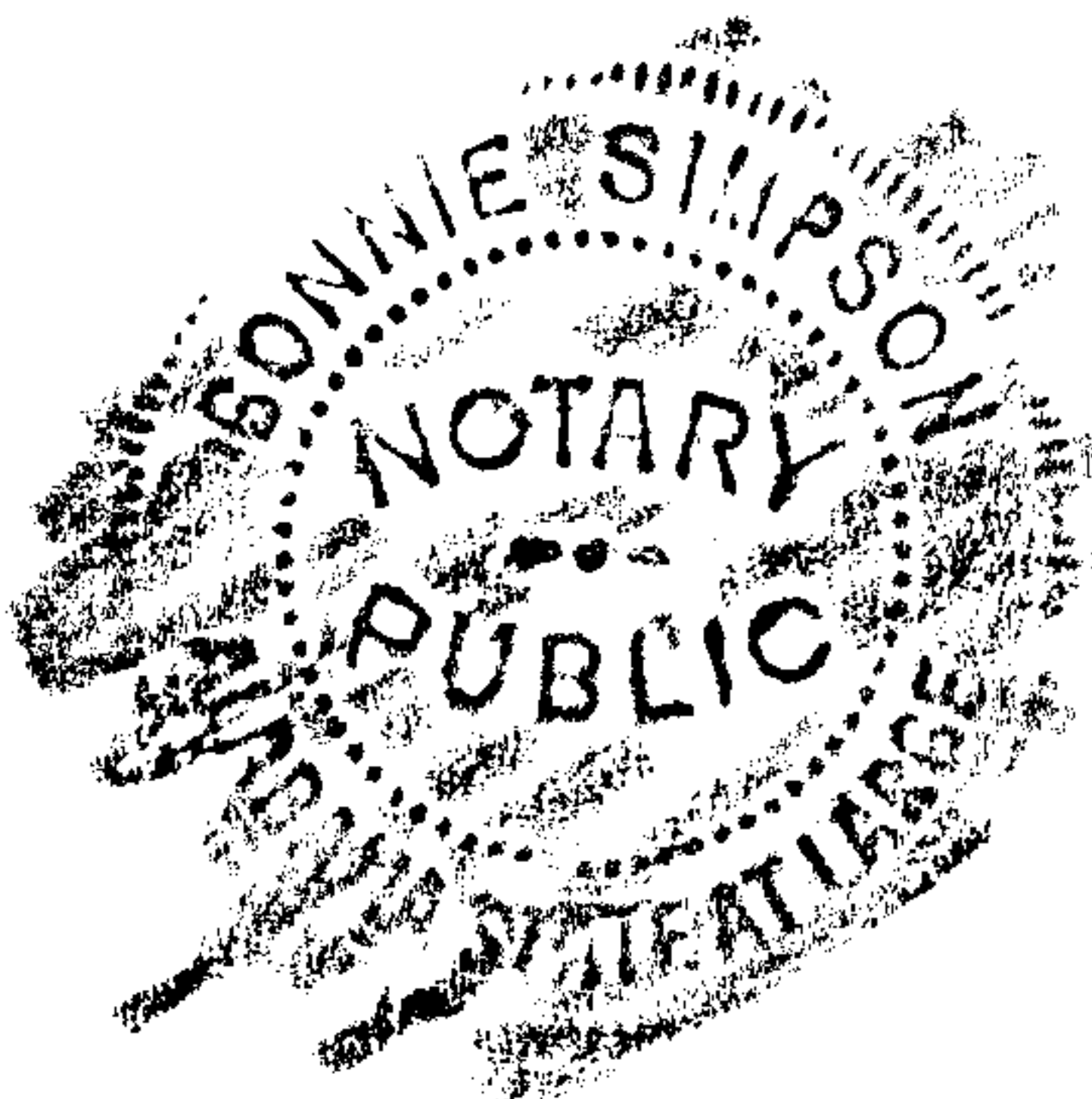
IN WITNESS WHEREOF, Regions Bank has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

Regions Bank
By: *Lee Sims*
Its Vice President *Lee Sims*

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 22nd day of October, 2014, 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.

Bonnie Simpson
Notary Public *Bonnie Simpson*
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

SCHEDULE 'A'

Real property in the City of **ALABASTER**, County of **SHELBY**, State of **Alabama**, described as follows:

LOT 2, IN BLOCK 8, ACCORDING TO THE SURVEY OF GREEN VALLEY, 4TH SECTOR, AS RECORDED IN MAP BOOK 7, PAGE 10, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

Being all of that certain property conveyed to LANCE W. HOLMES from RICKY LEE GRAVES AND WIFE, LAVONNE H. GRAVES, by deed dated 08/21/2003 and recorded 08/26/2003 IN INSTRUMENT NO. 20030826000566250 of official records.

Commonly known as: 286 Fran Dr., ALABASTER, AL 35007

APN #: 23 6 23 1 001 061.011



HOLMES

49341029

AL

**FIRST AMERICAN ELS
SUBORDINATION AGREEMENT**



*WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING*

2



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
11/06/2014 01:19:59 PM
\$17.00 CHERRY
20141106000351120