

This section for recording use only

18825054
Customer Name: James Duffy
Account Number: 3960

Subordination Agreement

THIS AGREEMENT is made and entered into on this 4th day of November, 2014, by Regions Bank . 2050 Parkway Office Cir, RCN 2, Hoover, AL 35244, (800) 896-6513, (Hereinafter referred to as "Regions Bank") in favor of Regions Bank dba Regions Mortgage, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to James E. Duffy and Gwendolyn D. Duffy (the "Borrower", whether one or more) the sum of \$100,000.00. Such loan is evidenced by a note dated January 25, 2008, 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 February 11, 2008, in Instrument #20080211000056670 in the public records of Shelby County, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$372,300.00 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.

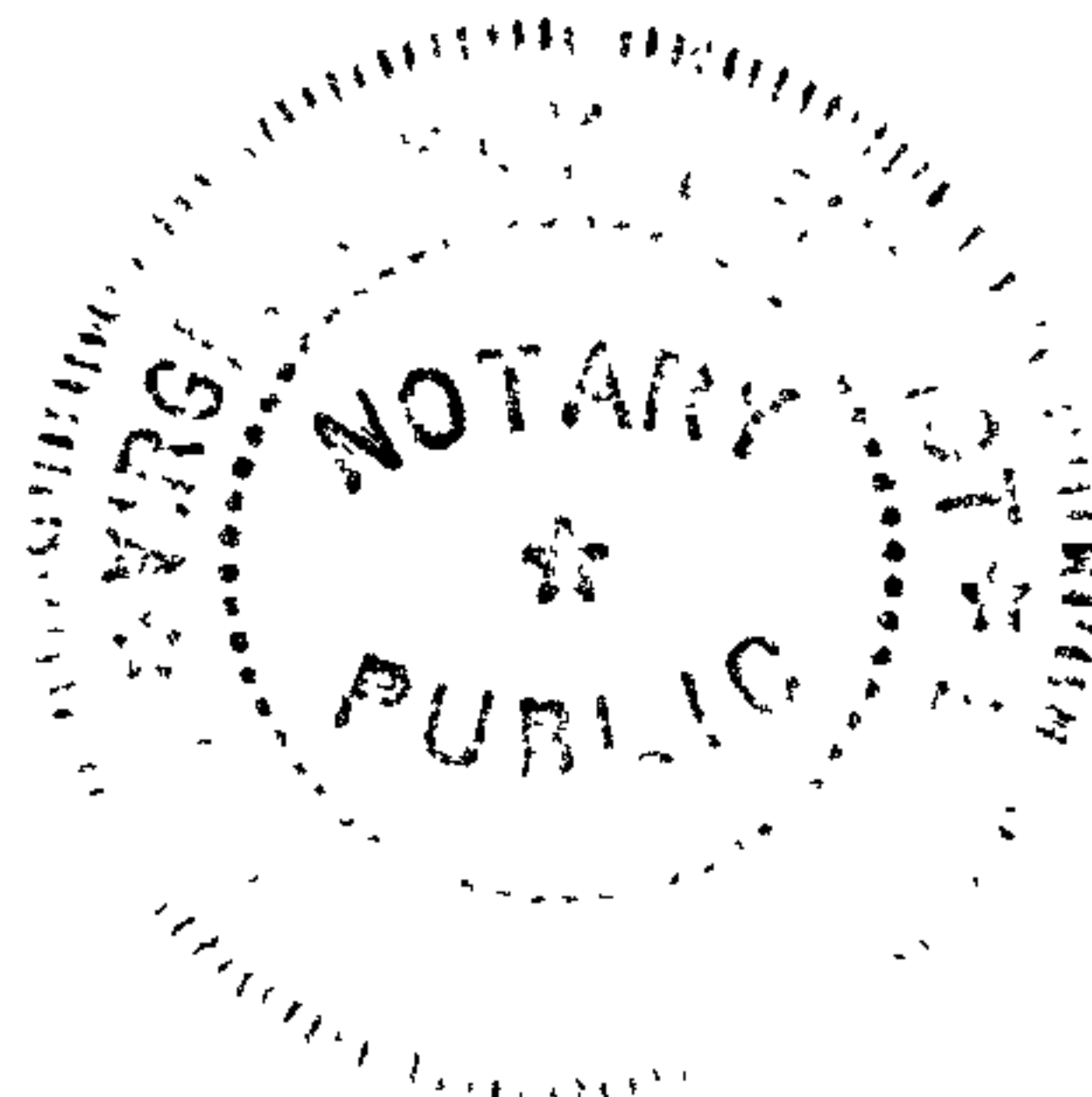
IN WITNESS WHEREOF, Regions Bank has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

Witness: [Signature]
Witness: [Signature]

Regions Bank
By: [Signature]
Its Vice President
2050 Parkway Office Cir, RCN 2
Hoover, AL 35244
(800) 896-6513

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 4th day of November, 2014, 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.



[Signature]
Notary Public
MY COMMISSION EXPIRES NOVEMBER 15, 2017

My commission expires:

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
Terri O'Neill
Regions Bank
2050 Parkway Office Cir, RCN 2
Hoover, AL 35244

Order No.: 18825054
Loan No.: 7297033464

Exhibit A

The following described property:

Lot 26-A, according to the Survey of the Shires, Phase III, Sector I, as recorded in Map Book 18, Page 35, in the probate office of Shelby County, Alabama.

Assessor's Parcel No: 03 6 24 0 000 009.029



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
11/26/2014 11:00:03 AM
\$17.00 CHERRY
20141126000372600

A handwritten signature in black ink, appearing to be "J. Fuhrmeister", is written over the bottom right portion of the official text.