

20141212000391020  
12/12/2014 11:29:27 AM  
SUBAGREM 1/2

This section for Recording use only

**Subordination Agreement**

8170402  
Customer Name: Cheryl Driver  
Account Number: 9112

Request Id: 1311SB0298

THIS AGREEMENT is made and entered into on this 2nd day of December, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of GREEN TREE SERVICING, LLC, its successors and/or assigns (hereinafter referred to as "Lender").

**RECITALS**

Regions Bank loaned to Cheryl Driver (the "Borrower", whether one or more) the sum of \$30,000.00. Such loan is evidenced by a note dated October 5, 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 10/30/2007, Instrument # 20071030000501010 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$118,500.00 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: Lee Sims  
Its Vice President

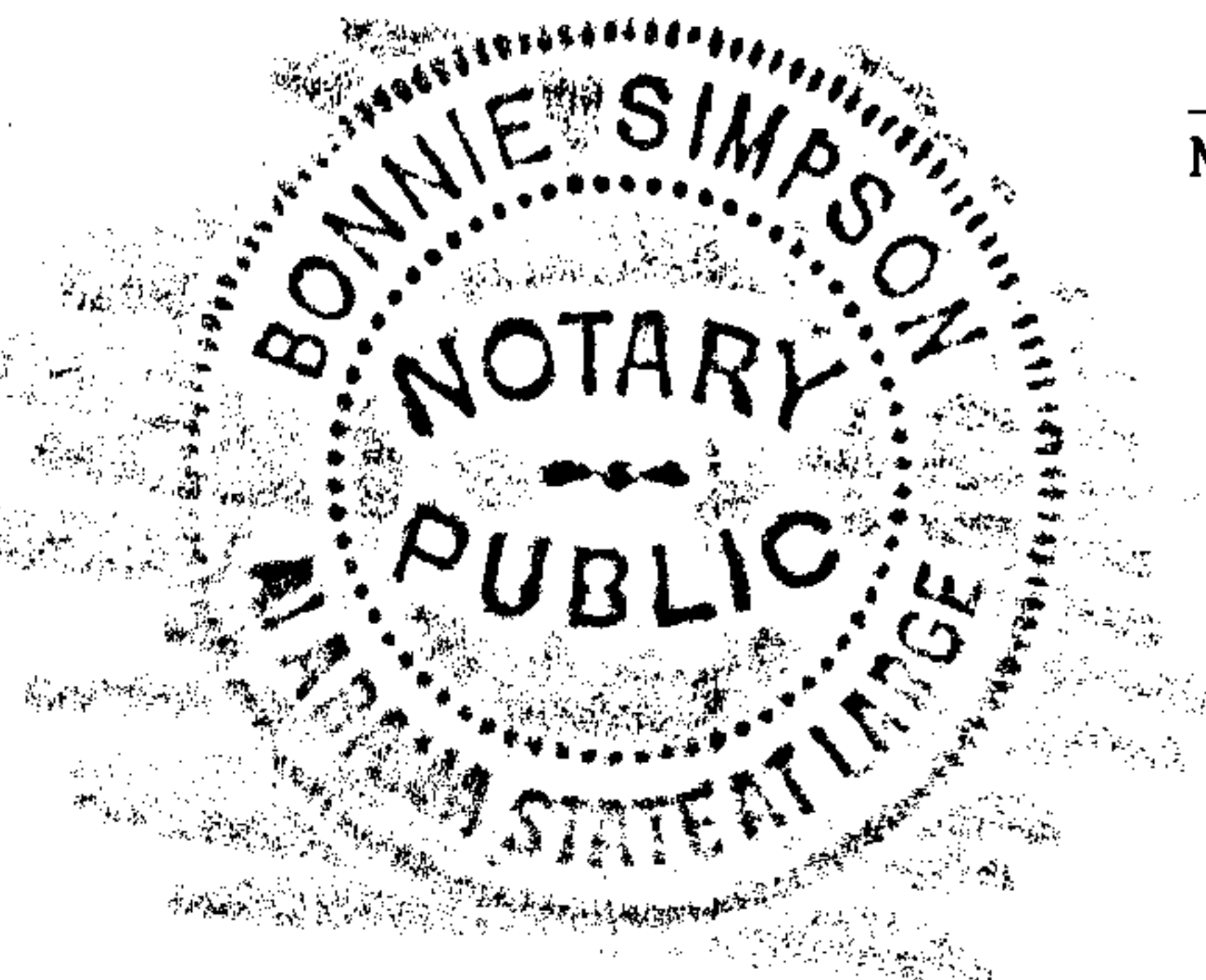
State of Alabama  
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 2nd day of December, 2013, 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

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



## Exhibit "A"

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

**LOT 17, ACCORDING TO CHELSEA ESTATES FIRST ADDITION, AS RECORDED IN MAP BOOK 5, PAGE 65, IN THE PROBATE OFFICE OF THE SHELBY COUNTY, ALABAMA.**

**Being all of that certain property conveyed to CHERYL M. DRIVER, A SINGLE WOMAN from DONNIE L. DRIVER, A MARRIED MAN AND CHERYL M. DRIVER, A SINGLE WOMAN, by deed dated MARCH 04, 2004 and recorded DECEMBER 02, 2004, in INSTRUMENT NO. 20041202000659070 of official records.**

Commonly known as: 112 LITTLE CREEK CIR, CHELSEA, AL 35043

APN #: **09-7-35-0-003-009-000**

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

DRIVER  
48103588 AL  
FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT

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Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
12/12/2014 11:29:27 AM  
\$17.00 CHARITY  
20141212000391020

A handwritten signature in black ink, appearing to read "James W. Fuhrmeister", is written over the official text.