

STATE OF ALABAMA
SHELBY COUNTY

GENERAL SUBORDINATION AGREEMENT

WHEREAS, Zachery W. Kellis and Brandi Kellis (hereinafter referred to as the "Borrower, whether one or more) has applied to Regions Mortgage its successors and/or assigns, for a loan in the amount of Three Hundred Ninety Five Thousand Dollars and Zero Cents (\$395,500.00), to be secured by a mortgage on the property described as follows:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION

WHEREAS, First Partners Bank has a lien or other interest in said property, which would in the absence of this agreement be superior to the mortgage to be executed by the Borrower to said Regions Mortgage; and

WHEREAS, said Regions Mortgage, is unwilling to make the requested loan to the Borrower unless the lien or other interest in said property is subordinated to the mortgage to be executed by the Borrower to said Regions Mortgage mortgage.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations and in order to induce said Regions Mortgage its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in SHELBY County, Alabama, to wit:

SEE ATTACHED EXHIBIT "A" LEGAL DESCRIPTION

All rights under Mortgage from Zack Kellis and Brandi M. Kellis, to First Partners Bank, dated April 9, 2012, recorded in INSTRUMENT #20120425000143100, on the above described property, which is recorded in the Probate Office of SHELBY County, Alabama.

Including, without limitation, any lien, which the undersigned has on said property.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal, this 2nd day of July, 2015.

FIRST PARTNERS BANK

[Signature]
By: David Culligan
Its: SVP

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared David Culligan as SVP of First Partners Bank whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 2nd day of July, 2015.

[Signature]
Notary Public

My Commission Expires: Aug 1, 2015

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 1, 2015
BONDED THRU NOTARY PUBLIC UNDERWRITERS



20150707000228010 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
07/07/2015 08:30:18 AM FILED/CERT

EXHIBIT A
LEGAL DESCRIPTION

Lot 4, according to the Map or Plat of Fedora II, as recorded in Map Book 40, Page 29, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

