This section for Recording use only

Customer Name: Amanda F Higginbotham
Account Number: 9729

Request Id: 1507SB0029

THIS AGREEMENT is made and entered into on this 9th day of July, 2015, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of QUICKEN LOANS INC. ISAOA, its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Amanda F Higginbotham and Michael G. Higginbotham (the "Borrower", whether one or more) the sum of \$10,000.00. Such loan is evidenced by a note dated January 20, 2011, 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 2/7/2011, Instrument # 20110207000041960 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$171.601.00 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. Mortgage recorded on 7/31/2015 Instrument No. 20150731000264240

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:
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 9th day of July, 2015, within my jurisdiction, the within named 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.

My commission expires:

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

20150805000268720 08/05/2015 09:21:35 AM SUBAGREM 2/2

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 13 6 23 3 000 083.017

Land Situated in the Township of Pelham in the County of Shelby in the State of AL

LOT 28, ACCORDING TO THE SURVEY OF HEATHER RIDGE, AS RECORDED IN MAP BOOK 17, PAGE 22, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SOURCE OF TITLE: DEED INSTRUMENT NO. 20141105000349640

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.

Commonly known as: 122 Heather Ridge Dr., Pelham, AL 35124



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
08/05/2015 09:21:35 AM
\$17.00 CHERRY
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