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### Subordination Agreement

Customer Name: Michelle K Brakefield

Account Number: 9256 Request Id: 1509SB0110

THIS AGREEMENT is made and entered into on this 24th day of September, 2015, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Regions Bank dba Regions Mortgage, its successors and/or assigns (hereinafter referred to as "Lender").

#### **RECITALS**

Regions Bank loaned to Michelle K Brakefield and William S Brakefield (the "Borrower", whether one or more) the sum of \$73,000.00. Such loan is evidenced by a note dated November 28, 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 12/17/2007, Instrument # 20071217000566540 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$249,900.00 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

ts Vice President Mark

State of Alabama County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 24th day of September, 2015, within my jurisdiction, the within named flag to the said 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.

Notary Miblic
WIY COMMISSION EXPIRES NOVEMBER 15, 2017

My commission expires:

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

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## Exhibit A:

A Parcel of land situated in the Northwest Quarter of the Northeast Quarter of Section 14, Township 21 South, Range 3 West, Shelby County, Alabama, described as follows: Commence at the Northwest corner of Section 14 and run easterly along the North line of said Section a distance of 2,999.92 feet; thence turn 56 degrees 10 minutes 54 seconds right and run southeasterly 522.59 feet to the Point of Beginning; thence continue southeasterly along the last course 731.66 feet; thence turn 90 degrees 31 minutes 26 seconds right and run southwesterly 210.58 feet; thence turn 89 degrees 28 minutes 34 seconds right and run northwesterly 717.42 feet; thence turn 86 degrees 39 minutes 14 seconds right and run northeasterly 210.93 feet to the Point of Beginning.

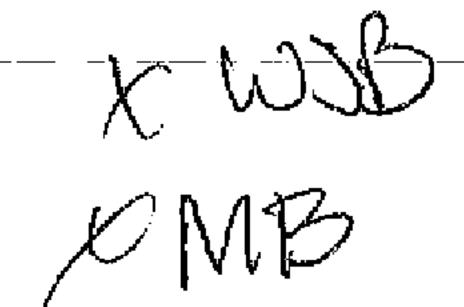
An Access Easement, more particularly described as follows:

Commence at the Northwest corner of Section 14 and run easterly along the North line of said Section a distance of 2,999.92 feet; thence turn 56 degrees 10 minutes 54 seconds right and run southeasterly 1,194.24 feet to the Point of Beginning; thence turn 89 degrees 28 minutes 34 seconds left and run northeasterly 60 feet; thence turn 89 degrees 28 minutes 34 seconds right and run southeasterly 234.58, more or less, to the northerly right of way of U.S. Highway 26; thence turn 79 degree 01 minute 54 seconds right and run southwesterly along the right of way for a distance of 126.47 feet; thence turn 118 degrees 49 minutes 23 seconds right and run northwesterly 209.27 feet; thence turn 17 degrees 51 minutes 17 seconds left and run northwesterly 60 feet to the Point of Beginning.



Filed and Recorded Official Public Records Judge James W. Fuhrmeister, Probate Judge, County Clerk Shelby County, AL 10/15/2015 11:48:22 AM \$17.00 CHERRY

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