

20151022000368980 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
10/22/2015 12:29:09 PM FILED/CERT

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Subordination Agreement

Customer Name: Charles Hudson Jr
Account Number: 7864 Request Id: 1509SB0029

THIS AGREEMENT is made and entered into on this 4th day of September, 2015, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Regions Bank, its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Charles Hudson Jr and Carolyn B Hudson (the "Borrower", whether one or more) the sum of \$250,000.00. Such loan is evidenced by a note dated July 20, 2012, 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 8/6/2012, Instrument # 20120806000288030 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$186,000.00 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: _____
Its Vice President

Lee Sims
Lee Sims

State of Alabama
County of Shelby

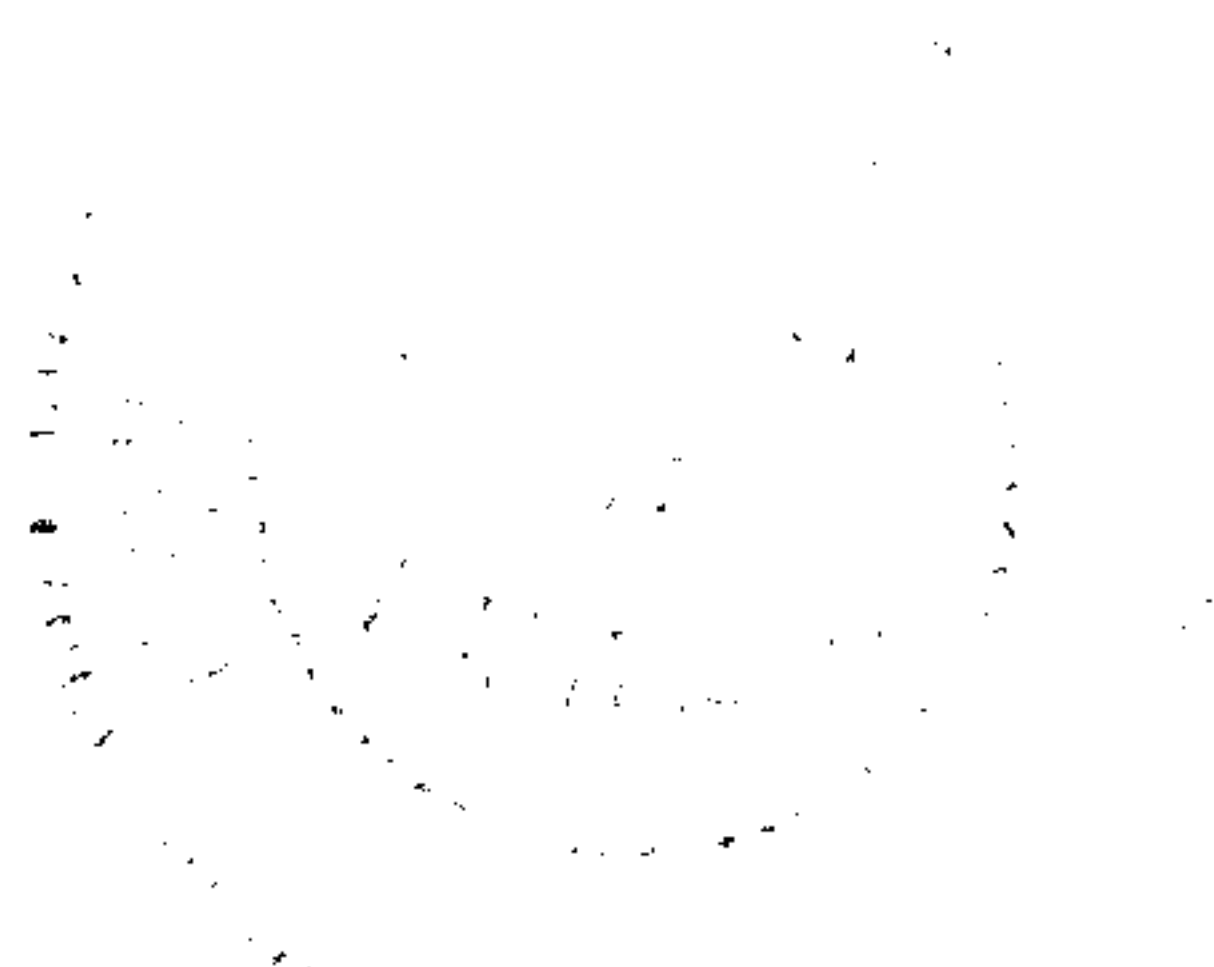
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 4th day of September, 2015, within my jurisdiction, the within named Lee Sims who acknowledged that he/she is VP of Regions Bank, a banking corporation, and that for and on behalf of the said Regions 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.

Virginia R. Bunker
Notary Public

MY COMMISSION EXPIRES NOVEMBER 15, 2017

My commission expires:

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



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LEGAL

THE FOLLOWING DESCRIBED REAL PROPERTY (THE "PROPERTY"), SITUATED IN SHELBY COUNTY, ALABAMA:

LOT 19 ACCORDING TO THE SURVEY OF LAKE HEATHER ESTATES (GIVIANPOUR'S ADDITION TO INVERNESS), AS RECORDED IN MAP BOOK 16, PAGE 121 A/B/C IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, AND PART OF LOT 20, LAKE HEATHER ESTATES, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGIN AT THE SOUTHEAST CORNER OF LOT 20, LAKE HEATHER ESTATES AS RECORDED IN MAP BOOK 16, PAGE 121B, IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA; THENCE RUN IN A NORTHEASTERLY DIRECTION ALONG THE COMMON LOT LINE OF LOTS 19 AND 20 OF SAID SURVEY FOR A DISTANCE OF 40.00 FEET; THENCE TURN AN ANGLE TO THE LEFT OF 43 DEGREES 30 MINUTES 51 SECONDS AND RUN IN A NORTHWESTERLY DIRECTION ALONG THE COMMON LOT LINE OF LOTS 19 AND 20 FOR A DISTANCE OF 30.00 FEET; THENCE TURN AN ANGLE TO THE LEFT OF 154 DEGREES 58 MINUTES 47 SECONDS AND RUN IN A SOUTHEASTERLY DIRECTION FOR A DISTANCE OF 65.12 FEET TO THE POINT OF BEGINNING.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO P. CHARLES HUDSON AND CAROLYN B. HUDSON, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP FROM LAKE HEATHER DEVELOPMENT CO., INC., AN ALABAMA CORPORATION BY WARRANTY DEED DATED 11/17/1993, AND RECORDED ON 12/03/1993, DOCUMENT # 1993-38518, IN SHELBY COUNTY, AL.

EFFECTIVE DATE:

7-2-2015

THIS PROPERTY IS OWNED BY OR VESTED IN:

P. CHARLES HUDSON AND CAROLYN B. HUDSON, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

*** END OF REPORT ***