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11/06/2015 08:02:25 AM
SUBAGREM 1/2

This section for Recording use only

Subordination Agreement

Customer Name: W R Melichar
Account Number: 0960 Request Id: 1509SB0018

THIS AGREEMENT is made and entered into on this 17th day of September, 2015, by Regions Bank dba AmSouth Bank (Hereinafter referred to as "Regions Bank") in favor of PHH MORTGAGE CORPORATION, its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to W R Melichar (the "Borrower", whether one or more) the sum of \$100,000.00. Such loan is evidenced by a note dated August 30, 2001, 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 9/21/2001, in Record Book 2001 at Page 40981 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$355,370.00 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 Mark Holmes

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 17th day of September, 2015, within my jurisdiction, the within named Mark Holmes 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 Roy Beaudet
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

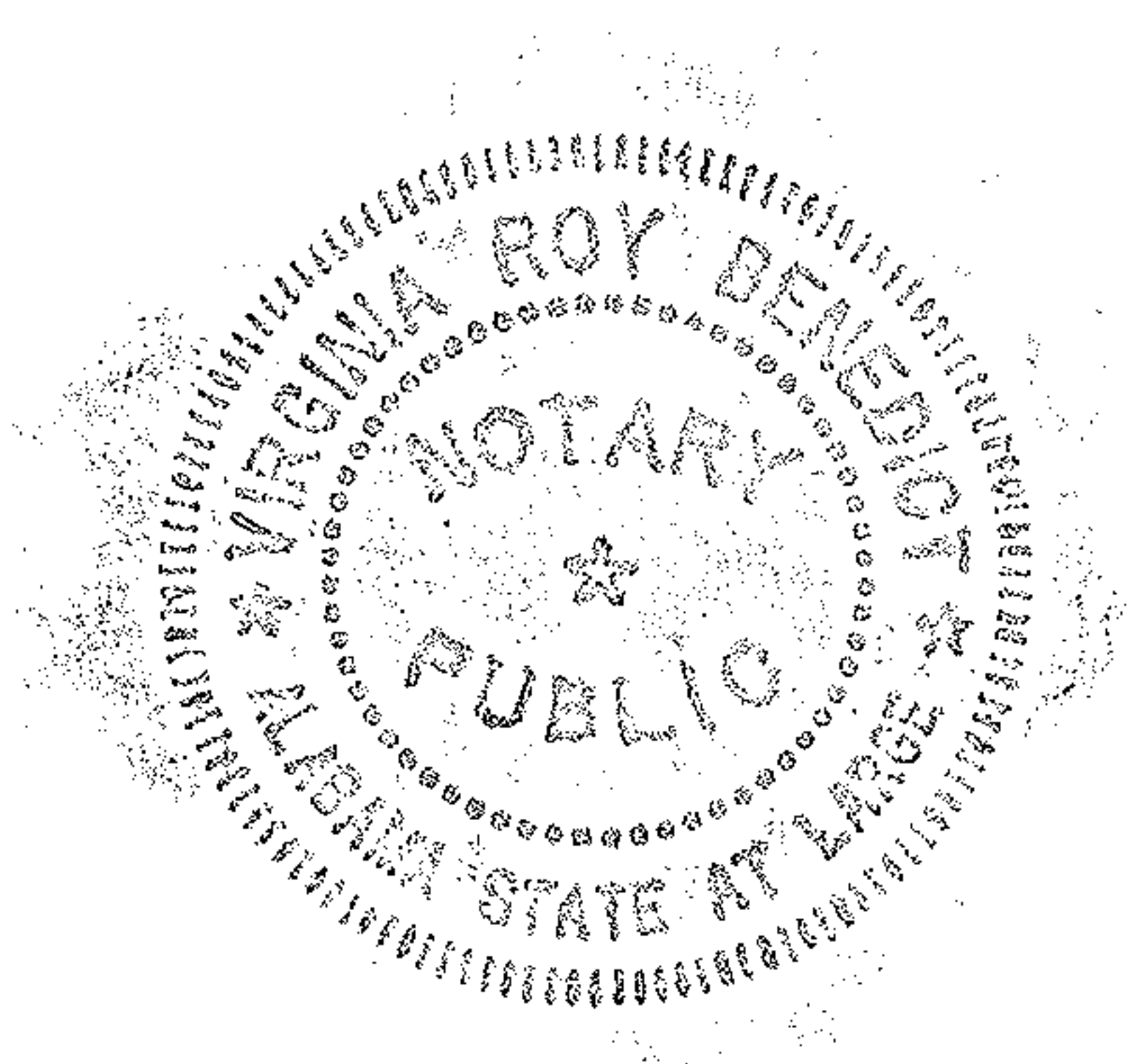


Exhibit A

Address: 2109 Brook Highland Ridge
Birmingham, AL 35242

LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY,
ALABAMA TO-WIT:

LOT 2123, ACCORDING TO THE MAP OF BROOK HIGHLAND, AND EDDLEMAN
COMMUNITY, 21ST SECTOR, AS RECORDED IN MAP BOOK 18, PAGE 52 A AND B, IN
THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TAX ID: 03-9-30-0-002-001.102

Purported Address: 2109 Brook Highland Ridge, Birmingham AL 35242



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
11/06/2015 08:02:25 AM
\$17.00 CHERRY
20151106000386530

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