

Shelby Cnty Judge of Probate, AL 08/22/2016 02:14:24 PM FILED/CERT

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## Subordination Agreement

Customer Name: Amy R Thering

**Request Id: 1606SB0010** Account Number: 6219

THIS AGREEMENT is made and entered into on this 2nd day of June, 2016, 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 Amy R Thering and Michael R Thering (the "Borrower", whether one or more) the sum of \$66,800.00. Such loan is evidenced by a note dated March 26, 2013, 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 4/12/2013. Instrument # 20130412000151430 in the public records of SHELBY COUNTY. AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$130,000.00 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 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 2nd day of June. 2016, within my jurisdiction, the within named Mark 14/1 when within my jurisdiction 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

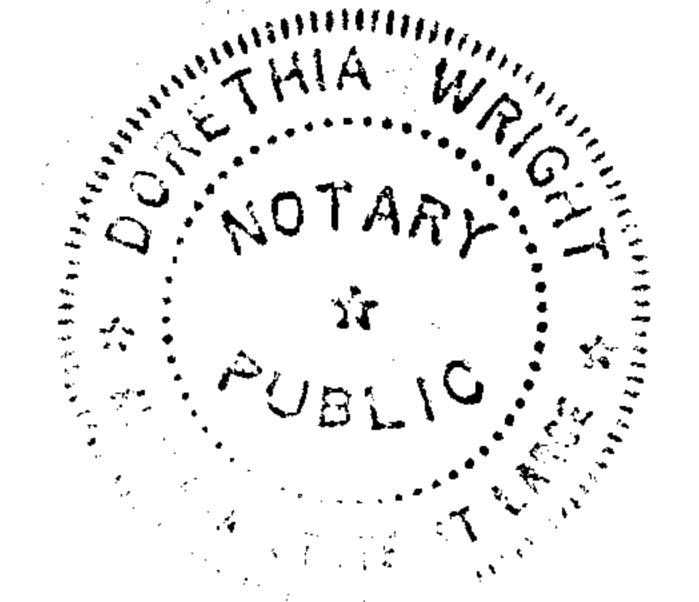
Bank so to do.

Notary Public

MY COMMISSION EXPIRES APRIL 10, 2018

My commission expires:

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





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## LEGAL

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

LOT 14, ACCORDING TO THE SURVEY OF HIGH HAMPTON, SECTOR 3, AS RECORDED IN MAP BOOK 22, PAGE 65, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

SUBJECT TO: BUILDING SETBACK LINE OF 35 FEET RESERVED FROM HAMPTON LANE AND HAMPTON COVE AS SHOWN BY PLAT. AGREEMENT AND GRANT OF EASEMENT AS SET OUT AS INST. NO. 1994-6147 WITH EASEMENT DESIGNATION AS INST. NO. 1994-13983 WITH RIGHTS OF OTHERS TO USE THEREOF. RESTRICTIONS, LIMITATIONS AND CONDITIONS AS SET OUT ON MAP BOOK 22, PAGE 65. RESTRICTIONS, COVENANTS AND CONDITIONS AS SHOWN BY INSTRUMENTS RECORDED AS INST. NO. 1996-41129. EASEMENTS AS SHOWN BY RECORDED PLAT, INCLUDING A 100 FOOT ALABAMA POWER COMPANY EASEMENT ON THE NORTHEASTERLY SIDE OF LOT. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RIGHTS SET OUT INST. NO. 1993-41699.

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

BEING THE SAME PREMISES CONVEYED TO MICHAEL R. THERING AND AMY R. THERING, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM FROM SAVANNAH DEVELOPMENT, INC., A CORPORATION BY WARRANTY DEED DATED 9/17/1997, AND RECORDED ON 9/22/1997, DOCUMENT # 1997-30465, IN SHELBY COUNTY, AL.

EFFECTIVE DATE:

4-29-2016

THIS PROPERTY IS OWNED BY OR VESTED IN:

MICHAEL R. THERING AND AMY R. THERING, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM

END OF REPORT