



20170103000000250 1/3 \$21.00
Shelby Cnty Judge of Probate, AL
01/03/2017 10:34:37 AM FILED/CERT

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Subordination Agreement

Customer Name: Benjamin A Crunk

Account Number: 5372 Request Id: 1607SB0128

THIS AGREEMENT is made and entered into on this 3rd day of August, 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 Benjamin A Crunk aka Benjamin Alan Crunk and April K Crunk, Husband and Wife (the "Borrower", whether one or more) the sum of \$115,000.00. Such loan is evidenced by a note dated April 5, 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 5/7/2007, Instrument # 20070507000212600 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$138,000.00 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: Rose Waitheka
Its Vice President

State of Alabama
County of Shelby

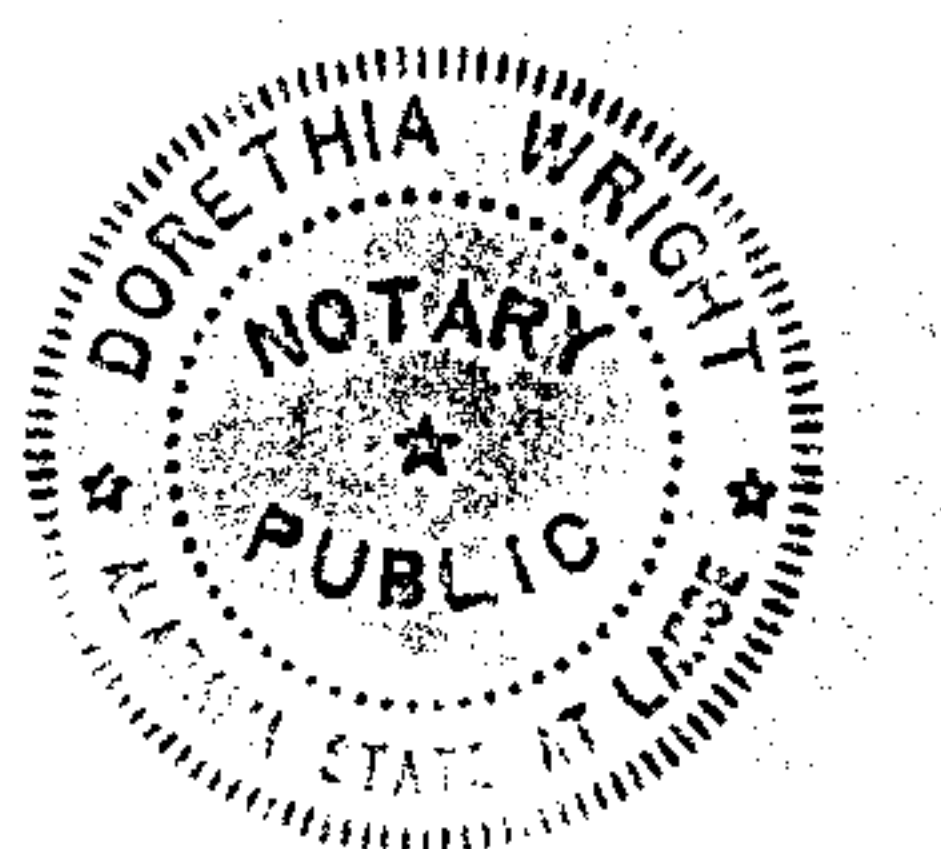
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 3rd day of August, 2016, within my jurisdiction, the within named Rose Waitheka who acknowledged that he/she is _____ of Regions Bank, a banking corporation, and that for and on behalf of the said 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.

Dorethia Wright
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



LEGAL

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

FROM THE SOUTHEAST CORNER OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 19 SOUTH, RANGE 2 WEST, RUN WESTERLY ALONG THE SOUTH BOUNDARY LINE OF SAID NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 19 SOUTH, RANGE 2 WEST FOR 250.77 FEET TO THE POINT OF BEGINNING OF THE LAND HEREIN DESCRIBED AND CONVEYED; THENCE CONTINUE WESTERLY ALONG THE SOUTH BOUNDARY LINE OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 19 SOUTH, RANGE 2 WEST, FOR 250.77 FEET; THENCE TURN AN ANGLE OF 87 DEGREES 29 1/2 MINUTES TO THE RIGHT AND RUN NORTHERLY 660 FEET; THENCE TURN AN ANGLE OF 92 DEGREES 30 1/2 MINUTES TO THE RIGHT AND RUN EASTERLY 250.77 FEET; THENCE TURN AN ANGLE OF 87 DEGREES 29 1/2 MINUTES TO THE RIGHT AND RUN SOUTHERLY 660 FEET TO THE POINT OF BEGINNING.

THE ABOVE DESCRIBED LAND IS SUBJECT TO AN EASEMENT FORTY (40) FEET IN WIDTH FOR THE PURPOSE OF A ROADWAY ACROSS THE SOUTH SIDE OF SAID LAND, ACCORDING TO SURVEY OF ALTON YOUNG, REGISTERED LAND SURVEYOR, DATED AUGUST 10, 1967.

LESS AND EXCEPT THE FOLLOWING PARCEL:

A PARCEL OF LAND SITUATED IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 21, TOWNSHIP 19 SOUTH, RANGE 2 WEST, SHELBY COUNTY, ALABAMA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT A ONE-HALF INCH OPEN TOP IRON FOUND LOCALLY ACCEPTED TO BE THE SOUTHEAST CORNER OF SAID QUARTER-QUARTER SECTION; THENCE RUN IN A NORTHERLY DIRECTION ALONG THE EAST LINE OF SAID QUARTER-QUARTER SECTION FOR A DISTANCE OF 659.26 FEET; THENCE TURN AN ANGLE TO THE LEFT 87 DEGREES 29 MINUTES 54 SECONDS AND RUN IN A WESTERLY DIRECTION FOR A DISTANCE OF 250.18 FEET TO A ONE-HALF INCH OPEN TOP IRON FOUND AT THE POINT OF BEGINNING; THENCE TURN AN ANGLE TO THE LEFT OF 92 DEGREES 30 MINUTES 49 SECONDS AND RUN IN A SOUTHERLY DIRECTION FOR A DISTANCE OF 224.50 FEET TO AN IRON PIN SET; THENCE TURN AN ANGLE TO THE RIGHT OF 92 DEGREES 30 MINUTES 49 SECONDS AND RUN IN A WESTERLY DIRECTION PARALLEL TO THE NORTH LINE OF SAID QUARTER-QUARTER SECTION FOR A DISTANCE OF 250.74 FEET TO AN IRON PIN; THENCE RUN AN ANGLE TO THE RIGHT OF 87 DEGREES 27 MINUTES 37 SECONDS AND RUN IN A NORTHERLY DIRECTION FOR A DISTANCE OF 224.50 FEET TO A BOLT; THENCE TURN AN ANGLE TO THE RIGHT OF 92 DEGREES 32 MINUTES 23 SECONDS AND RUN IN AN EASTERLY DIRECTION FOR A DISTANCE OF 250.84 FEET TO THE POINT OF BEGINNING. SITUATED IN SHELBY COUNTY, ALABAMA.

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

BEING THE SAME PREMISES CONVEYED TO APRIL K. CRUNK AND BENJAMIN A. CRUNK, WIFE AND HUSBAND, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM FROM PARK OVERLOOK PROPERTIES, INC., AN ALABAMA CORPORATION BY CORRECTIVE CORPORATION WARRANTY DEED (CORRECTING DEED RECORDED 03/28/2002 AT DOCUMENT NO. 2002-14551) DATED 4/23/2004, AND RECORDED ON 5/3/2004, DOCUMENT # 20040503000228310, IN SHELBY COUNTY, AL.



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EFFECTIVE DATE:

7-14-2016

THIS PROPERTY IS OWNED BY OR VESTED IN:

APRIL K. CRUNK AND BENJAMIN A. CRUNK, WIFE AND
HUSBAND, FOR AND DURING THEIR JOINT LIVES AND UPON THE
DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM

END OF REPORT



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