20170912000332950 09/12/2017 03:56:04 PM SUBAGREM 1/3

SUBORDINATION AGREEMENT

(Title of Document)

Please return document to:
First American Title Insurance Co.
4795 Regent Blvd, 1006-A
Irving, Tx 75063
Attn: Recordings

This section for Recording use only

Subordination Agreement

Customer Name: Ronald D Harris

Account Number: 2624 Request Id: 1706SB0099

THIS AGREEMENT is made and entered into on this 29th day of June, 2017, by Regions Bank dba AmSouth Bank (Hereinafter referred to as "Regions Bank") in favor of DITECH FINANCIAL LLC, its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Ronald D Harris and Carolyn Harris (the "Borrower", whether one or more) the sum of \$50,000.00. Such loan is evidenced by a note dated March 17, 2006, 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 4/5/2006, Instrument # 2006-17650 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$61,840.00 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 Banka By San San La Its Vide 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 29th day of June, 2017, within my jurisdiction, the within named <u>Jimmy</u> 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.

MY COMMISSION EXPIRES AUGUST 10, 2019

Notary Public

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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EXHIBIT 'A'

File No.:

52994584LA (gs)

Property:

444 HWY 478, LEEDS, AL 35094

A PARCEL OF LAND SITUATED IN THE NW QUARTER OF THE NE QUARTER OF SECTION 5, TOWNSHIP 18 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHWEST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 5, TOWNSHIP 18 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA, AND RUN IN AN EASTERLY DIRECTION AND ALONG THE NORTH LINE OF SAID QUARTER-QUARTER SECTION A DISTANCE OF 200.0 FEET TO THE POINT OF BEGINNING OF THE HEREIN DESCRIBED PARCEL; THENCE CONTINUING EASTERLY AND ALONG THE NORTH LINE OF SAID QUARTER-QUARTER SECTION A DISTANCE OF 190.38 FEET TO A POINT; THENCE TURN AN INTERIOR ANGLE OF 107 DEGREES 45 MINUTES 40 SECONDS AND RUN TO THE RIGHT IN A SOUTHEASTERLY DIRECTION A DISTANCE OF 607.24 FEET TO A POINT; THENCE TURN AN INTERIOR ANGLE OF 97 DEGREES 47 MINUTES 30 SECONDS AND RUN TO THE RIGHT IN A SOUTHWESTERLY DIRECTION A DISTANCE OF 183.00 FEET TO A POINT; THENCE TURN AN INTERIOR ANGLE OF 82 DEGREES 12 MINUTES 30 SECONDS AND RUN TO THE RIGHT IN A NORTHWESTERLY DIRECTION A DISTANCE OF 690.13 FEET, MORE OR LESS, TO THE POINT OF BEGINNING OF THE HEREIN DESCRIBED PARCEL; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

A.P.N. 04-3-05-0-000-003-013

HARRIS 52994584

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SUBORDINATION AGREEMENT



Filed and Recorded Official Public Records Judge James W. Fuhrmeister, Probate Judge, County Clerk Shelby County, AL 09/12/2017 03:56:04 PM \$21.00 CHERRY

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July 2