

This section for Recording use only

AHTL-170735484AL Subordination Agreement
Customer Name: James R Brandt
Account Number: 9738 Request Id: 1708SB0050

THIS AGREEMENT is made and entered into on this 14th day of September, 2017, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of ROUNDPOINT MORTGAGE SERVICING CORPORATION, its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to James R Brandt AKA James Richard Brandt and Maria G Brandt AKA Maria Gallion Brandt (the "Borrower", whether one or more) the sum of \$20,000.00. Such loan is evidenced by a note dated April 9, 2015, 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 4/19/2015, Instrument # 20150429000140620 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$382,200.00 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.

By its acceptance of this agreement, the borrower agrees to pay the subordination Fee set out in the Regions Subordination Request Form.

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: [Signature]
Its Vice President

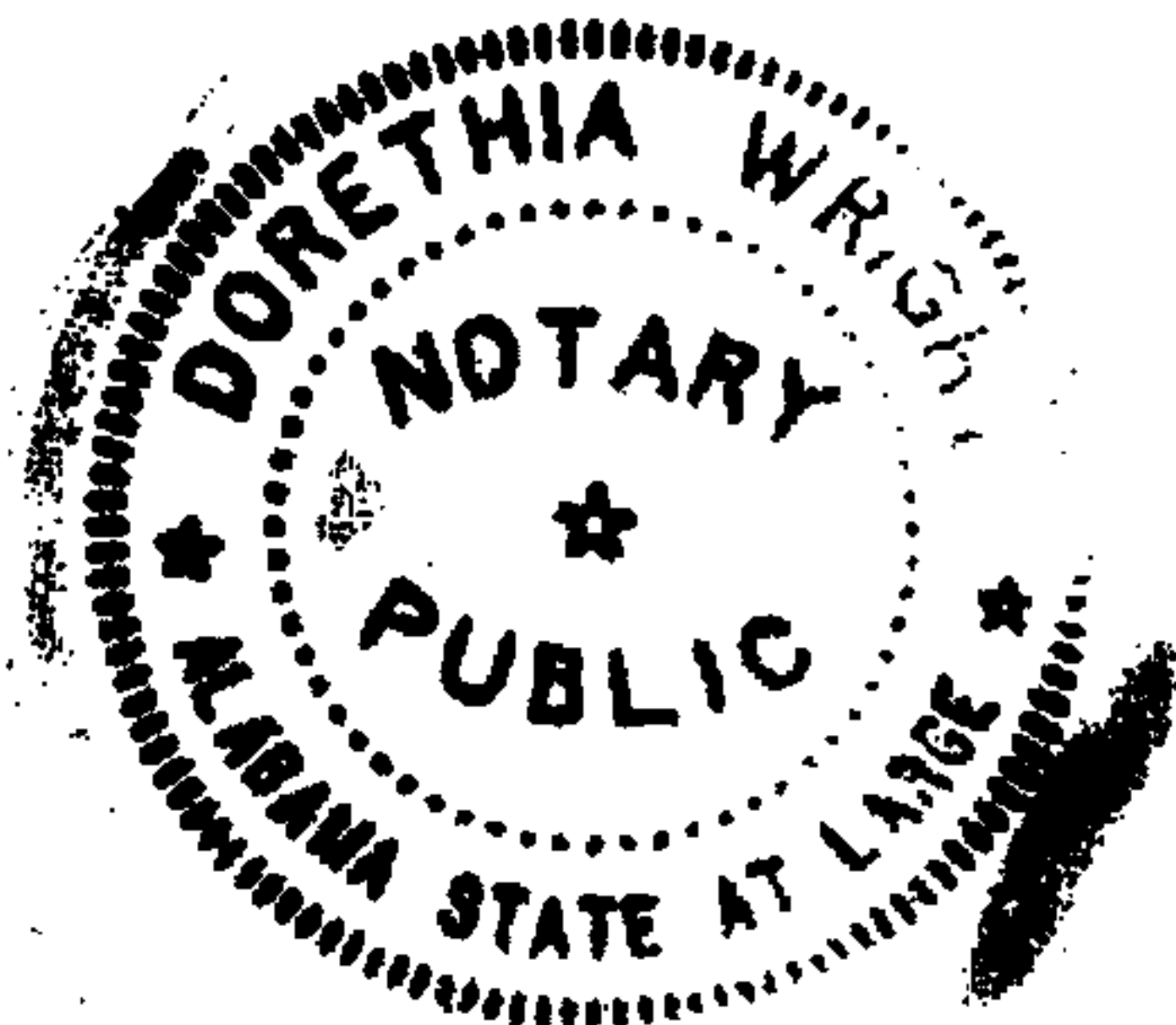
State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 14th day of September, 2017, within my jurisdiction, the within named Maria Gallion 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.

[Signature]
Notary Public

MY COMMISSION EXPIRES APRIL 10, 2018
My commission expires:

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



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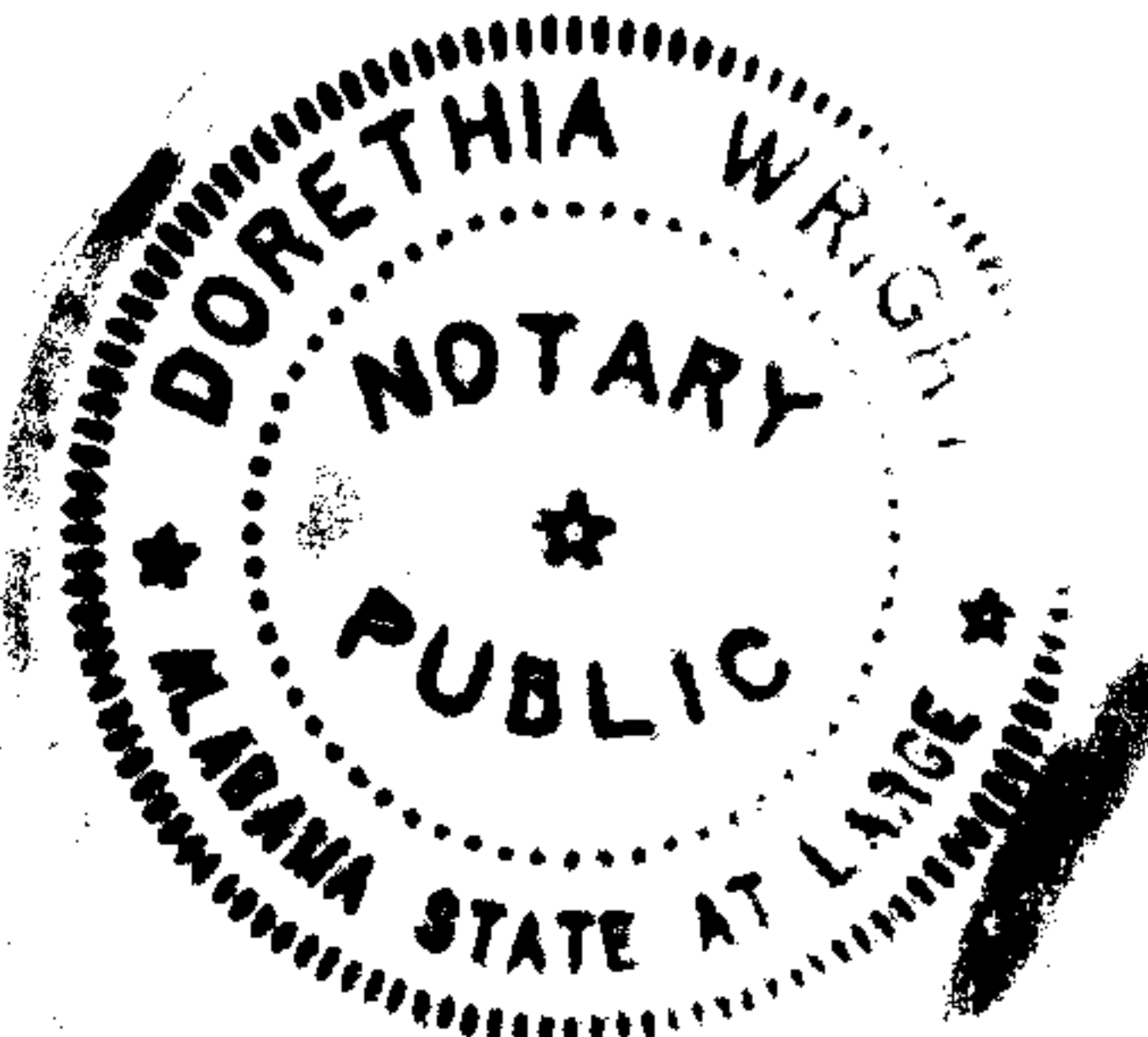
Regions Bank
By: [Signature]
Its Vice President

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 14th day of September, 2017, within my jurisdiction, the within named Maria Hulmes 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.

[Signature: Doretha Wright]
Notary Public

MY COMMISSION EXPIRES APRIL 10, 2018
My commission expires:



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

Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA, AND IS DESCRIBED AS FOLLOWS:

LOT 5, ACCORDING TO THE SURVEY OF STAGG RUN, AS RECORDED IN MAP BOOK 39, PAGE 67, A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Parcel ID: 10 8 33 0 001 002.010

Commonly known as 1151 Stagg Run Trl, Pelham, AL 35124
However, by showing this address no additional coverage is provided

Source of Title Deed Instrument: 20131205000470980.



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
10/02/2017 11:35:14 AM
\$21.00 CHERRY
20171002000357340

A handwritten signature in black ink, appearing to be "J. W. Fuhrmeister", is written over the printed name of the Probate Judge.