

This section for Recording use only

Subordination Agreement

Customer Name: Michael R Ingram
Account Number: 8883 Request Id: 1711SB0083

THIS AGREEMENT is made and entered into on this 1st day of December, 2017, 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 Michael R Ingram and Colleen C Ingram (the "Borrower", whether one or more) the sum of \$26,000.00. Such loan is evidenced by a note dated August 11, 2017, 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 8/29/2017, Instrument # 2017082900313720 in the public records of Shelby County, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$105,745.00 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: Neal Montgomery
Its Vice President

State of Alabama
County of Shelby

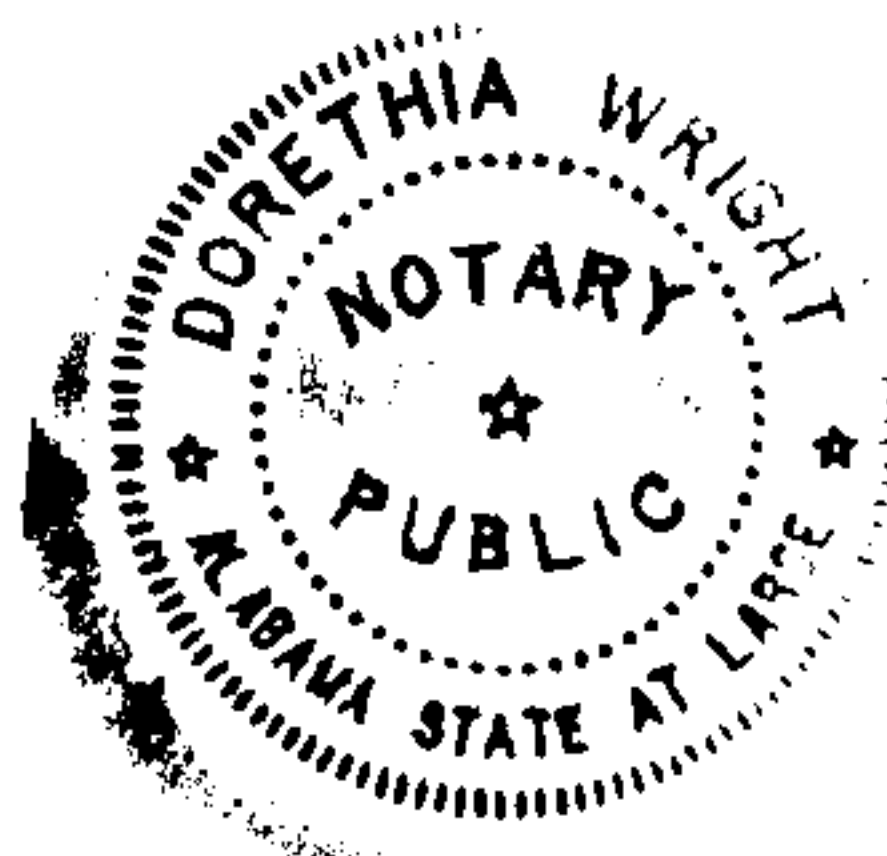
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 1st day of December, 2017, within my jurisdiction, the within named Neal Montgomery who acknowledged that he/she is VP of Regions Bank, a banking corporation, and that for and on behalf of the said 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.

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





20180118000016460 2/2 \$19.00
Shelby Cnty Judge of Probate, AL
01/18/2018 08:52:21 AM FILED/CERT

LEGAL

CALDWELL CROSSINGS, AS RECORDED IN MAP BOOK 29, PAGE 102, IN THE OFFICE OF SHELBY COUNTY, ALABAMA.

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

BEING THE SAME PREMISES CONVEYED TO MICHAEL R. INGRAM AND COLLEEN CROCKER INGRAM, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM FROM JOHN B. ROYAL AND KAREN D. ROYAL, HUSBAND AND WIFE BY WARRANTY DEED DATED 11/28/2007, AND RECORDED ON 12/5/2007, DOCUMENT # 20071205000550090, IN SHELBY COUNTY, AL.

MICHAEL R. INGRAM AND COLLEEN CROCKER INGRAM, FOR
AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF
EITHER OF THEM, THEN TO THE SURVIVOR OF THEM
THIS PROPERTY IS OWNED BY OR VESTED IN:

EFFECTIVE DATE: 11-8-2017

*** END OF REPORT ***