

This section for Recording use only

Subordination Agreement

Customer Name: Lisa M Schwiebert

Account Number: 0480

Request Id: 1712SB0028

THIS AGREEMENT is made and entered into on this 14th 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 Lisa M Schwiebert and Erik M Schwiebert (the "Borrower", whether one or more) the sum of \$100,000.00. Such loan is evidenced by a note dated November 26, 2003, 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 1/7/2004, in Record Book 13 at Page 19 Instrument # 20040107000010340 in the public records of Shelby County, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$250,000.00 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 D Holmes
Mark D 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 14th day of December, 2017, within my jurisdiction, the within named Mark Holmes 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 *Dorethia Wright*

MY COMMISSION EXPIRES APRIL 10, 2018

My commission expires:

NOTARY MUST AFFIX SEAL

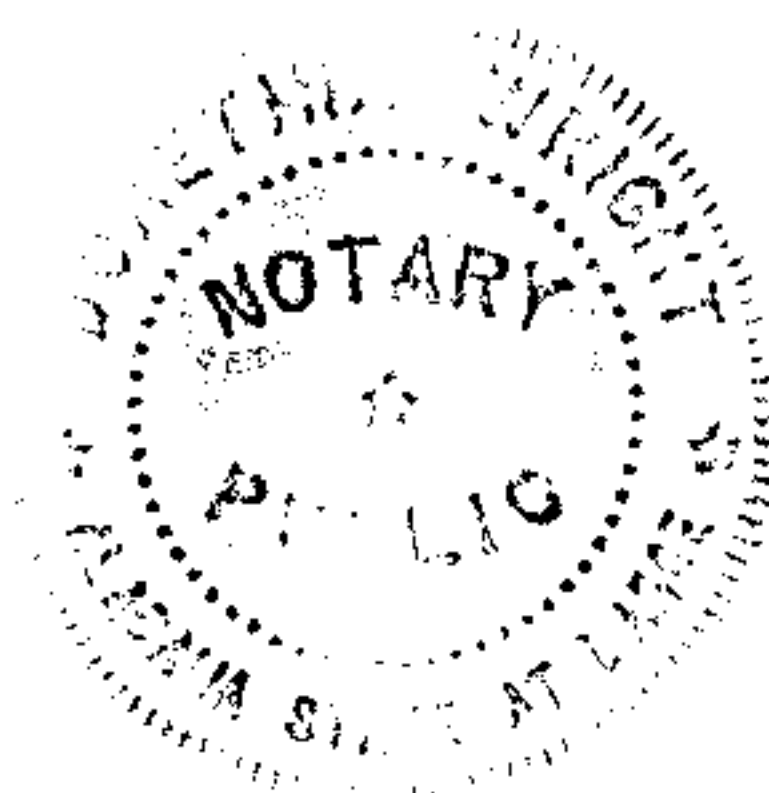
This Instrument Prepared by:

Jay Dunne

Regions Bank

2050 Parkway Office Cir, RCN 2

Hoover, AL 35244



20180228000063470 1/2 \$18.00

Shelby Cnty Judge of Probate, AL

02/28/2018 08:22:46 AM FILED/CERT


EXHIBIT "A"

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

LOT 83, BLOCK 4, ACCORDING TO THE SURVEY OF INVERNESS POINT, PHASE II, AS
RECORDED IN MAP BOOK 13, PAGE 19, IN THE PROBATE 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 ERIK M. SCHWIEBERT AND LISA M.
SCHWIEBERT, HUSBAND AND WIFE , AS JOINT TENANTS, WITH RIGHT OF
SURVIVORSHIP FROM KYLE A. BARRETT AND LOIS M. BARRETT, HUSBAND AND WIFE
BY CORRECTIVE JOINT TENANTS WITH RIGHT OF SURVIVORSHIP WARRANTY DEED
(CORRECTS PRIOR WARRANTY DEED RECORDED 09/02/1997 AT DOCUMENT # 1997-28062,
WHICH HAD INCORRECTLY NAMED THE COUNTY OF THE SUBJECT PROPERTY
LOCATION) DATED 8/15/1997, AND RECORDED ON 10/1/1997, DOCUMENT # 1997-31702, IN
SHELBY COUNTY, AL.


20180228000063470 2/2 \$18.00
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