



20180727000268640 1/2 \$18.00
 Shelby Cnty Judge of Probate, AL
 07/27/2018 12:57:04 PM FILED/CERT

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Subordination Agreement

Customer Name: Laura Leal
Account Number: 8577 Request Id: 1806SB0053

THIS AGREEMENT is made and entered into on this 10th day of July, 2018, 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 Laura Leal (the "Borrower", whether one or more) the sum of \$40,000.00. Such loan is evidenced by a note dated August 20, 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 9/8/2015, Instrument # 20150908000310720 in the public records of Shelby County, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$72,000.00 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

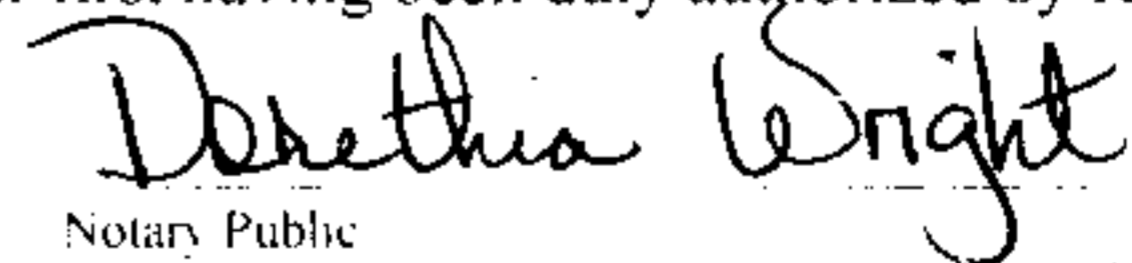
In consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, Regions Bank agrees that the Mortgage shall be and remain at all times a lien or charge on the property covered by the Mortgage prior and superior to the 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

State of Alabama
 County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 10th day of July, 2018, within my jurisdiction, the within named Mark D 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.


 Notary Public
 MY COMMISSION EXPIRES MARCH 20, 2022
 My commission expires

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



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EXHIBIT "A"

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

LOT 3, ACCORDING TO THE SURVEY OF THE VILLAGE AT HIGHLAND LAKES, REGENT
PARK NEIGHBORHOOD, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 37,
PAGE 130, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED
IN SHELBY COUNTY, ALABAMA.

TOGETHER WITH NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS,
COMMON AREA ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF
EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR THE VILLAGE AT
HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED AS INSTRUMENT
#20060421000186650 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND
THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE
VILLAGE AT HIGHLAND LAKES, REGENT PARK NEIGHBORHOOD, RECORDED AS
INSTRUMENT #20070223000084910, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER
COLLECTIVELY REFERRED TO AS, THE "DECLARATION"). MINERAL AND MINING RIGHTS
EXCEPTED.

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

BEING THE SAME PREMISES CONVEYED TO LAURA M. LEAL FROM REGENT PARK
HOMES, LLC, AN ALABAMA LIMITED LIABILITY COMPANY BY STATUTORY WARRANTY
DEED DATED 1/21/2008, AND RECORDED ON 1/29/2008, DOCUMENT #
20080129000037530, IN SHELBY COUNTY, AL.