

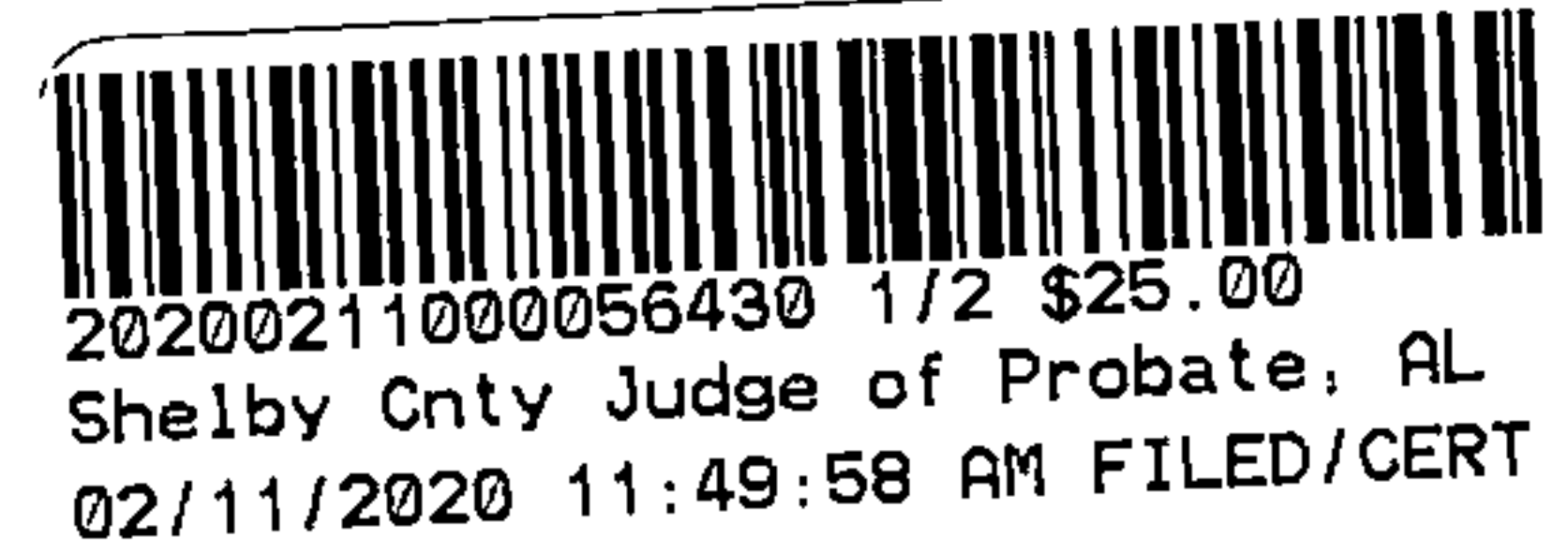
SUBORDINATION AGREEMENT

20200211000056430

02/11/2020 11:49:58 AM

STATE OF ALABAMA

COUNTY OF SHELBY



Whereas, Terry Riney and Carol Ann Riney (hereinafter referred to as "Debtors") have an outstanding Mortgage in favor of Regions Bank (hereinafter referred to as "Creditor") on certain real property described therein to secure an indebtedness, and said lien is in full force and effect; and; whereas, Carol Ann Riney, has made an application to FirstBank for a Mortgage loan in the sum of \$262,500.00 and said FirstBank is willing to make said loan to Terry Riney and Carol Ann Riney, as Mortgagors, provided they furnish it with a mortgage on the lands described in the aforesaid lien, and the said Creditor subordinate the above described Mortgage and make the same second and subservient to the mortgage of FirstBank, and;

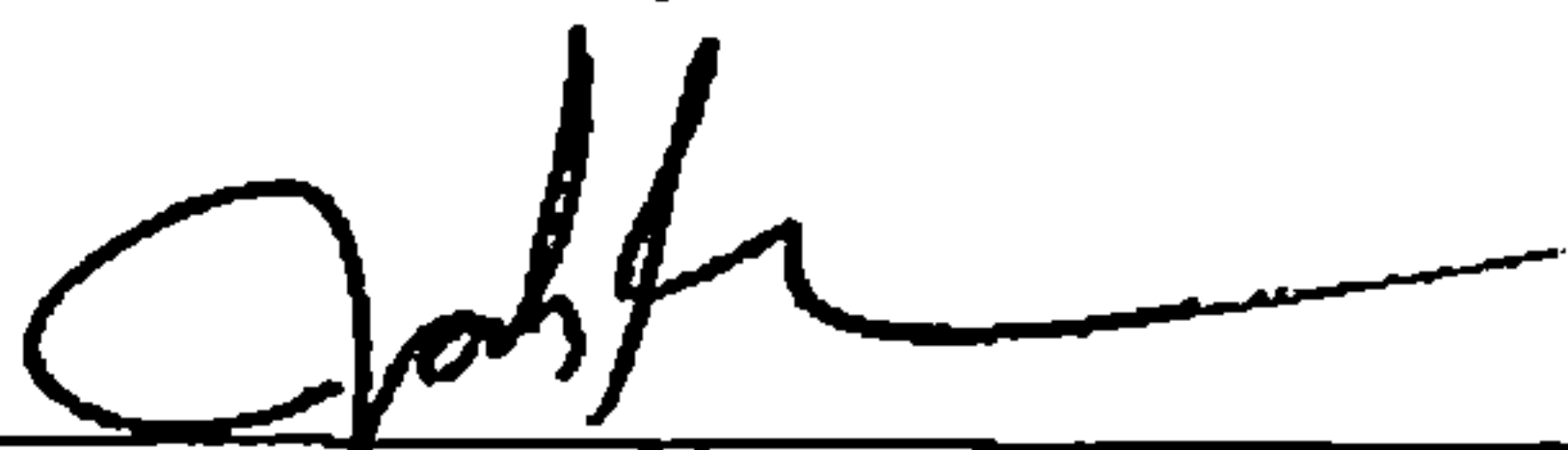
Whereas, the said Creditor is willing to subordinate its said lien and make it second and subservient to the mortgage of FirstBank as an inducement to it to make said loan.

NOW THEREFORE, the said Mortgage from Debtors to Regions Bank in the principal amount of \$279,000.00 dated 04/14/2017 and recorded 04/19/2017 in the Probate Office of Shelby County, Alabama in Instrument No. 20170419000132740 shall be second and subservient to the mortgage of FirstBank to secure the sum of \$262,500.00, plus interest, on the land described therein, and the said Mortgage of the said Creditor, shall be second and subordinate to the mortgage of FirstBank, said mortgage to be recorded in Shelby County, Alabama.

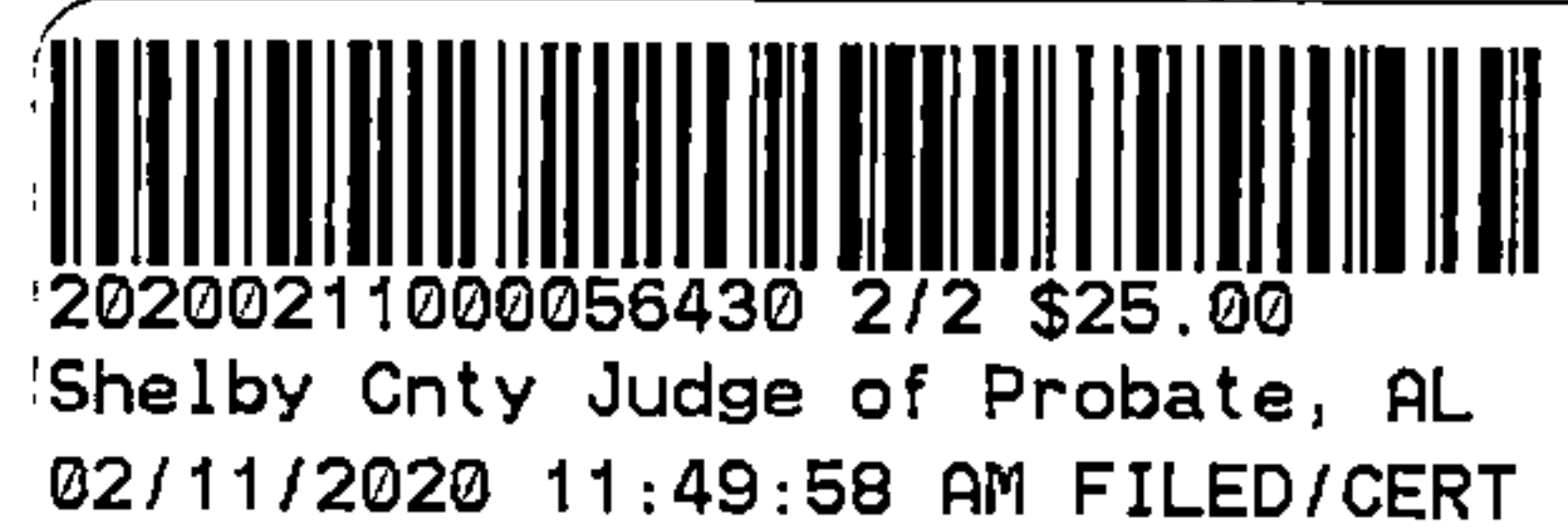
IT IS FURTHER agreed that should Debtors default in their payments or the terms of the real estate mortgage to FirstBank, FirstBank agree to notify Regions Bank, of said default prior to taking legal action.

IN WITNESS WHEREOF, the said has caused its name to be signed on this the 3rd day of February, 2020.

REGIONS BANK, A CORPORATION


By: Josh Rawls
As its: Vice President

20200211000056430 02/11/2020



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STATE OF Alabama)
COUNTY OF Jefferson)

I, the undersigned Notary Public and for said state and county, hereby certify that Robert Joshua Rauls, whose name as VP of Regions Bank, a Corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance he/she, as such VP and with full authority, executed the same voluntarily for and as the act of said limited liability company.

Given under my hand and official seal on this 3rd day of February, 2020.



Jon Garrett Moores
Notary Public
My commission expires: MY COMMISSION EXPIRES MAY 28, 2023

This instrument prepared by:
S. Kent Stewart
Stewart & Associates, P.C.
3595 Grandview Parkway Suite 245
Birmingham, AL 35243
PEL1900739



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
02/11/2020 11:49:58 AM
\$25.00 CHERRY2
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Allen S. Bayl