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SUBAGREM 1/2

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Subordination Agreement

NAL - 1323212

Customer Name: Candace Noriega
Account Number: 4851 Request Id: 2008SB0038

THIS AGREEMENT is made and entered into on this 6th day of August, 2020, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of VILLAGE CAPITAL AND INVESTMENT, its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Candace Noriega and Andrew S Noriega (the "Borrower", whether one or more) the sum of \$25,000.00. Such loan is evidenced by a note dated January 19, 2018, 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 2/7/2018, Instrument # 20180207000040430 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$217,288.00 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 6th day of August, 2020, within my jurisdiction, the within named Cynde Wright who acknowledged that he/she is [Signature] 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
12/27/2021
My commission expires:

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
Jacqueline Allen
Regions Bank
201 Milan Parkway
Birmingham, AL 35211

NETCO File Number: NAL-1323212

Borrower Last Name: Noriega

**Exhibit A
Legal Description**

A PARCEL OF LAND IN THE SW 1/4 OF THE SE 1/4 OF SECTION 27, TOWNSHIP 20 SOUTH, RANGE 4 WEST, SHELBY COUNTY, ALABAMA, AS FOLLOWS:

COMMENCING AT THE SW CORNER OF SAID 1/4 1/4 SECTION, THENCE RUN N 89 DEGREES 34 MINUTES 19 SECONDS EAST ALONG THE SOUTH 1/4 1/4 LINE A DISTANCE OF 663.85 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE LAST DESCRIBED COURSE 221.07 FEET, THENCE NORTH 00 DEGREES 00 MINUTES 51 SECONDS EAST A DISTANCE OF 642.13 FEET TO THE CENTERLINE OF SHELBY COUNTY HIGHWAY #277, THENCE RUN NORTH 88 DEGREES 40 MINUTES 36 SECONDS WEST, A DISTANCE OF 86.96 FEET ALONG SAID CENTERLINE TO THE POINT OF A CLOCKWISE CURVE HAVING A DELTA ANGLE OF 41 DEGREES 04 MINUTES 53 SECONDS AND A RADIUS OF 137.23 FEET, THENCE RUN ALONG THE ARC OF SAID CURVE 98.39 FEET, THENCE RUN NORTHIN 47 DEGREES 35 MINUTES 42 SECONDS WEST AND TANGENT TO SAID CURVE ALONG THE CENTERLINE OF SAID ROAD 61.61 FEET. THENCE RUN SOUTH 00 DEGREES 02 MINUTES 45 SECONDS EAST 723.20 FEET TO THE POINT OF BEGINNING. LESS AND EXCEPT ANY PART LYING WITHIN THE RIGHT OF WAY OF SAID ROAD, MINREAL AND MINING RIGHTS EXCEPTED.

Commonly known as: 1121 Hwy 277, Helena, AL 35080 in the County of Shelby

Parcel Number: 12-8-27-0-000-017-002



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
09/01/2020 08:24:12 AM
\$25.00 CHERRY
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Allen S. Bayl