

20210602000268190  
06/02/2021 08:48:26 AM  
SUBAGREM 1/2

Rthto:  
Nationallink  
1000 Commerce Dr. 3<sup>rd</sup> Floor  
Pittsburgh, PA 15275  
#605714

This section for Recording use only

**Subordination Agreement**

**Customer Name:** Joseph A Leal ,  
**Account Number:** 7136      **Request Id:** 2104SBP0046

THIS AGREEMENT is made and entered into on this 6th day of May, 2021, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of PNC Mortgage A Division of PNC Bank N.A., its successors and/or assigns (hereinafter referred to as "Lender").

**RECITALS**

Regions Bank loaned to Joseph A Leal and Gayle C Leal (the "Borrower", whether one or more) the sum of \$250,000.00 . Such loan is evidenced by a note dated 8/27/2020, 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 9/14/2020, Instrument # 20200914000408200 in the public records of Shelby County , AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$347,900.00 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: \_\_\_\_\_

**Its Assistant Vice President**

State of Mississippi  
County of Lamar

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 6 day of May, 2021, within my jurisdiction, the within named Denise McJannet who acknowledged that he/she is AVP 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.

Shelby Lett  
Notary Public  
My commission expires: 1/23/2024

NOTARY MUST AFFIX SEAL  
This Instrument Prepared by:  
Courtney Piper  
Regions Bank  
5214 Lincoln Road Extension  
Hattiesburg, MS 39402



Loan # : 8200306651

**Exhibit A**

**LEGAL DESCRIPTION**

The following described property:

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA, BEING KNOWN AND DESIGNATED AS FOLLOWS:

LOT 3226, ACCORDING TO THE SURVEY OF HIGHLAND LAKES, 32ND SECTOR, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 35, PAGE 23, 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 HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED AS INSTRUMENT #1994-07111 AND AMENDED IN INST. #1996-17543 AND FURTHER AMENDED IN INST. # 1999-31095 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 32ND SECTOR, RECORDED AS INSTRUMENT NO. 20050609000280550 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION").

BEING THE SAME PROPERTY CONVEYED FROM ROSEWOOD, INC., AN ALABAMA CORPORATION TO JOSEPH A. LEAL AND GAYLE C. LEAL, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM AS DESCRIBED IN DEED, INST# 20070509000217400, DATED 05/01/2007, RECORDED 05/09/2007, IN SHELBY COUNTY RECORDS.

Assessor's Parcel No: 09 3 08 0 001 001.092



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
06/02/2021 08:48:26 AM  
\$26.00 JOANN  
20210602000268190

*Allen S. Bayl*