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10/25/2021 02:07:31 PM  
SUBAGREM 1/2

This section for Recording use only

**Subordination Agreement**

**Customer Name:** James R Brandt ,  
**Account Number:** 1289      **Request Id:** 2105SBP0081

THIS AGREEMENT is made and entered into on this 26th day of July, 2021, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Freedom Mortgage Corporation , its successors and/or assigns (hereinafter referred to as "Lender").

**RECITALS**

Regions Bank loaned to James R Brandt AKA James Richard Brandt and Maria G Brant AKA Maria Gallian Brandt (the "Borrower", whether one or more) the sum of \$100,001.00 . Such loan is evidenced by a note dated 10/15/2020, 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 10/2/2017, Instrument # 20171002000357320 in the public records of Shelby County, PA (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$234,850.00 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

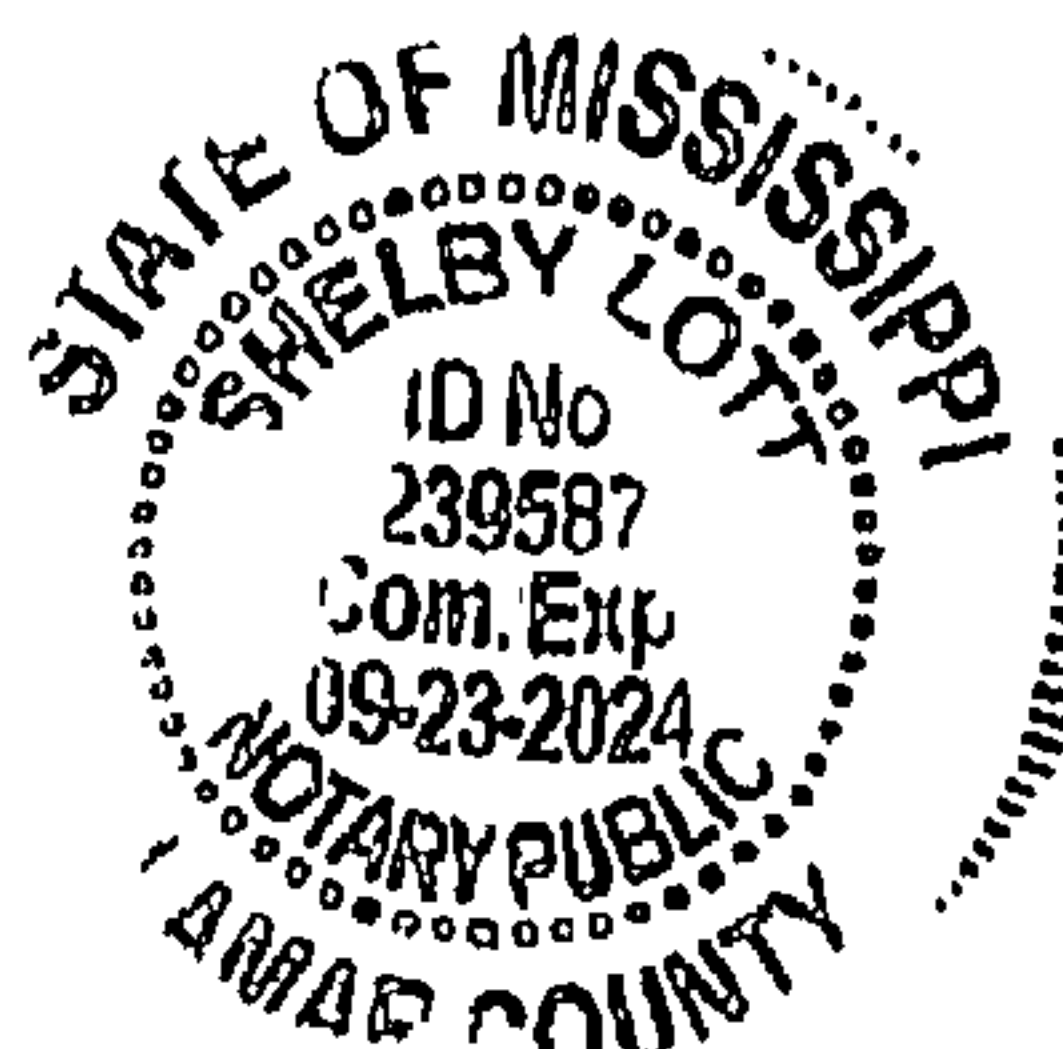
By: \_\_\_\_\_

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 27 day of July, 2021, within my jurisdiction, the within named Denise McLaughlin 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.

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



Shelley Oert  
Notary Public  
9/23/2024  
My commission expires:

Recorded date:09/23/2021 instrument number: E 20210923000465110

**EXHIBIT "A"**

The following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 5, according to the survey of Stagg Run, as recorded in Map Book 39, Page 67, A & B, in the Probate Office of Shelby County, Alabama.

Being that parcel of land conveyed to James Richard Brandt and Maria Gallian Brandt, as joint tenants with rights of survivorship from James Richard Brandt and Maria Gallian Brandt (who erroneously acquired title as Maria Gallian Brandt), husband and wife by that deed dated 09/25/2017 and recorded 10/02/2017 in Instrument 20171002000357320, of the Shelby County, AL public registry. According to the public records, there has been no conveyance of the land within a period of twenty-four months prior to the date of this report, except as follows: None

Parcel ID(s): 108330001002010



**Filed and Recorded**  
**Official Public Records**  
**Judge of Probate, Shelby County Alabama, County**  
**Clerk**  
**Shelby County, AL**  
**10/25/2021 02:07:31 PM**  
**\$28.00 CHERRY**  
**20211025000516850**

*Allen S. Bayl*