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10/06/2022 11:15:57 AM
SUBAGREM 1/2

This section for Recording use only

Subordination Agreement

Customer Name: GEORGE ZAHARIAS ,
Account Number: 7 **Request Id:** 2203SBP0007

THIS AGREEMENT is made and entered into on this 9th day of March, 2022, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Wells Fargo Bank N.A., its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to GEORGE ZAHARIAS and NERRIN B ZAHARIAS (the "Borrower", whether one or more) the sum of \$500,000.00 . Such loan is evidenced by a note dated 8/21/2020, 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 4/30/2021, Instrument # 20210430000214410 in the public records of Jefferson County , MO (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$650,000.00 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.

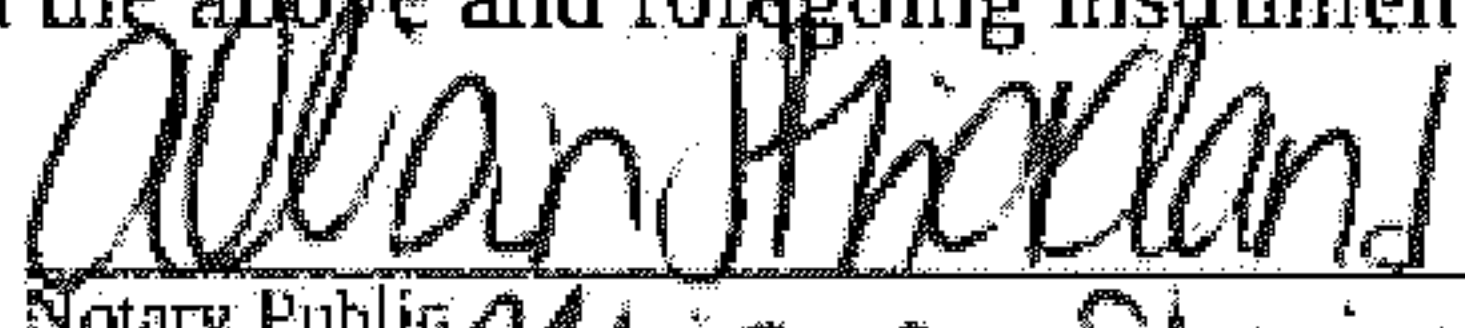
By its acceptance of this agreement, the borrower agrees to pay the subordination Fee set out in the Regions Subordination Request Form.

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
DONNA BURCH
Printed Name

State of Mississippi
County of Lamar

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 10 day of March 2022, within my jurisdiction, the within named Donna Burch 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
Allison Strickland
Printed Name
9-27-2025
My commission expires:



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

20221006000381700 10/06/2022 11:15:57 AM SUBAGREM 2/2

EXHIBIT A

LEGAL DESCRIPTION

All that property situate in the County of Shelby, State Alabama, described as:

Lot 63, according to the Survey of Greystone, 5th Sector, Phase I, as recorded in Map Book 17, Page 72 A, B and C, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

Being the same property conveyed to George M. Zaharias and Wife, Nerrin B. Zaharias, for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, by Steve Shirley, Inc, a Corporation, in Deed dated 08/03/1995, recorded 08/08/1995, in Instrument 1995-21550, in the County of Shelby and State of Alabama.

More commonly known as 801 Royal Terrace, Shoal Creek, Alabama 35242-7222.

Parcel/Tax Id: 03 8 28 0 001 006.071



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/06/2022 11:15:57 AM
\$26.00 JOANN
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Allen S. Bayl