

This section for Recording use only

Subordination Agreement

Customer Name: Frank Spina ,
Account Number: 1188 Request Id: 2509SBP0009

THIS AGREEMENT is made and entered into on this 18th day of September, 2025, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Rocket Mortgage, LLC ISAOA, its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

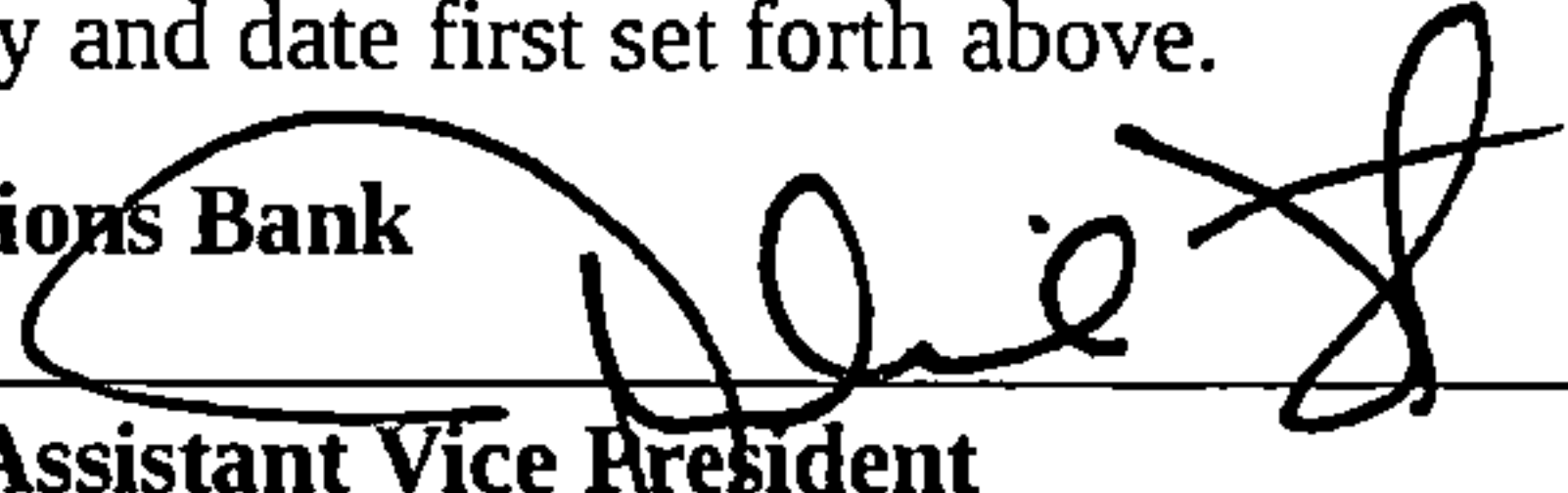
Regions Bank loaned to Frank A. Spina and Brigid Spina AKA Brigid E Spina (the "Borrower", whether one or more) the sum of \$25,000.00 . Such loan is evidenced by a note dated 5/15/2025, executed by Borrower in favor of Regions Bank, which note is secured by a mortgage, deed of trust, security deed, to secure debt, or other security agreement recorded 6/4/2025, in Record Book NA at Page NA Instrument # 20250604000170370 in the public records of Shelby, AL , Parcel ID: 09-3-07-007-034.000 (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$314,571.00 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.

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 18th day of September, 2025, within my jurisdiction, the within named Julie Strahan 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:
Jacqueline Madden
Regions Bank
5214 Lincoln Road Extension
Hattiesburg, MS 39402



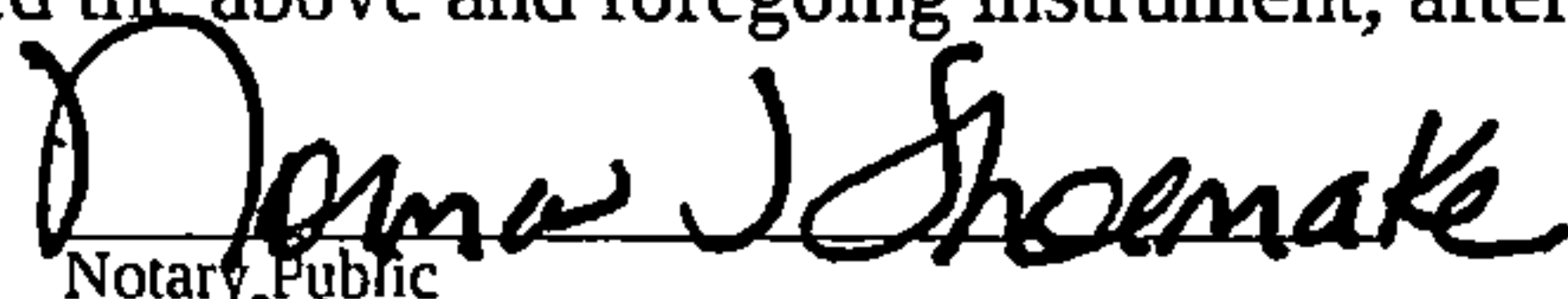

Notary Public
NORMA J. SHOEMAKE
My commission expires: 08/26/2029

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 09 3 07 0 007 034.000

Land situated in the County of Shelby in the State of AL

LOT 934, ACCORDING TO THE SURVEY OF EAGLE POINT, 9TH SECTOR, AS RECORDED IN MAP BOOK 22, PAGE 102 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

"SOURCE OF TITLE: DEED INSTRUMENT 20050329000141180"

Commonly known as: 6241 Eagle Point Cir, Birmingham, AL 35242-4932

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.

Source of Title: Book , Page .



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/08/2025 08:20:51 AM
\$27.00 JOANN
20251008000310150

Allen S. Bayl