

Return to: Elaine Dodd
Synovus Bank
10446 Alpharetta Street
2nd Flr
Roswell, GA 30075

**SUBORDINATION AGREEMENT
(Real Property)**

STATE OF ALABAMA
COUNTY OF SHELBY

Prepared by: Elaine Dodd
Synovus Bank
10446 Alpharetta Street, 2nd Flr.
Roswell, GA 30075

THIS SUBORDINATION AGREEMENT executed this 21st day of October 2025, by the undersigned, Synovus Bank ("Holder").

WITNESSETH THAT:

WHEREAS, Holder is also known as Synovus Bank, and is the holder and owner of a security deed or mortgage from Douglas W Graham Jr, Lisabeth Fish Graham, ("Borrower") dated September 3, 2024, and recorded in Instrument NO. 20240920000293200, in the Office of the Judge of Probate of Shelby County, Alabama, as may be amended ("Existing Security Instrument") conveying the real property more particularly described on Exhibit "A" attached hereto and by this reference made a part hereof (the "Property"); and

WHEREAS, Borrower has this date borrowed from Synovus Bank, ("Lender") the sum of **\$497,000.00**, secured by a security deed or mortgage conveying said Property, dated of even date herewith ("Superior Security Instrument"); and

WHEREAS, Borrower and Lender have requested that Holder subordinate the Existing Security Deed to the lien, force and effect of the Superior Security Instrument; and

NOW, THEREFORE, for and in consideration of One Dollar (\$1.00) in hand paid by the Borrower to Holder, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by Holder, Holder hereby subordinates the lien of, and all right title and interest of Holder under, the Existing Security Instrument to the lien of the Superior Security Instrument. Holder specifically acknowledges and agrees that the priority of the security interests of Holder and Lender in the Property shall be governed by this Subordination Agreement and not by the order in which the Existing Security Instrument and the Superior Security Instrument are or were filed or recorded. Nothing contained herein or otherwise shall preclude Holder from demanding strict compliance by Borrower with the terms and conditions of the Existing Security Instrument, and the instrument(s) evidencing the debt secured thereby, or enforcing its rights thereunder, subject to the terms of this Subordination Agreement.

The Existing Security Instrument now held by the Holder shall remain otherwise in full force and effect, the subordination of the Existing Security Instrument provided for herein being limited in application to the specific indebtedness of Borrower to Lender secured by the Superior Security Instrument and any and all extensions, renewals and refinancings of same.

This Subordination Agreement shall be binding upon Holder and the heirs, personal representatives, successors and assigns of Holder and shall inure to the benefit of Lender, its successors, assigns, purchasers at foreclosure sale and purchasers pursuant to any power of sale contained in the Superior Security Instrument.

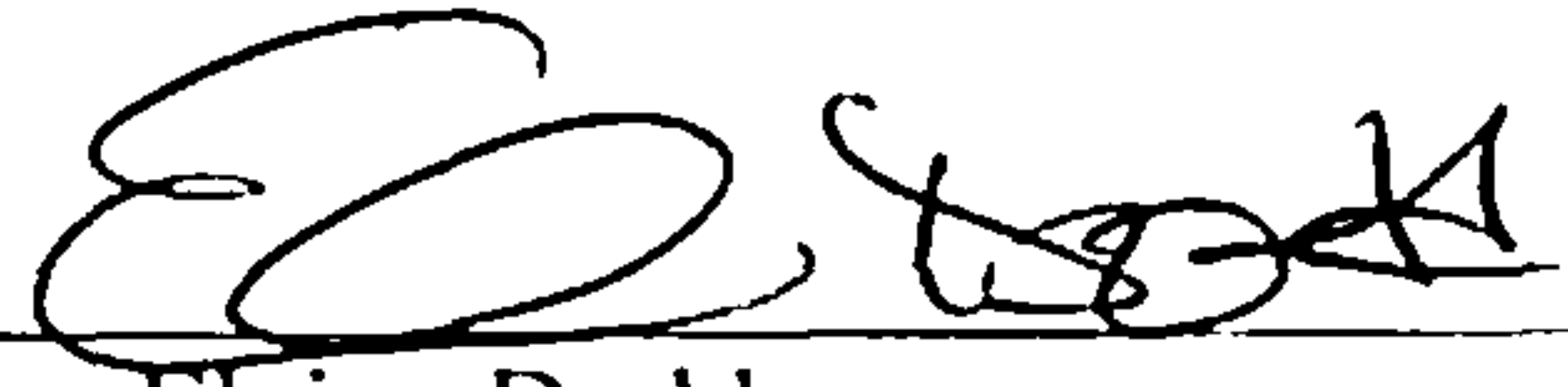
Holder agrees to execute and deliver to Lender any further documents or instrument as specified by Lender to confirm or acknowledge the subordination of the Existing Security Instrument to the Superior Security Instrument evidenced hereby.

This Subordination Agreement shall be governed by and construed in accordance with the laws of the state in which the Property is located.

IN WITNESS WHEREOF, Holder has duly executed this Subordination Agreement, under seal, after due authorization, the day and year first above written.

HOLDER:

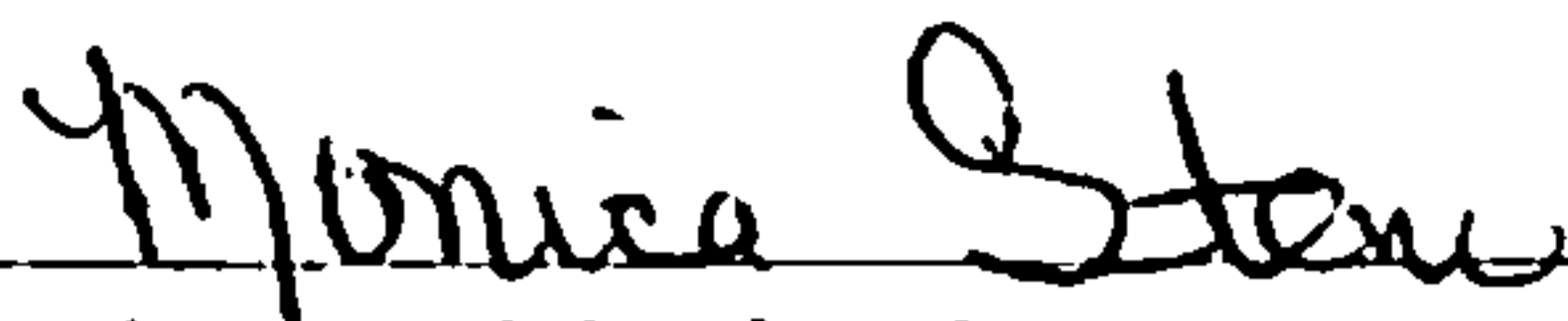
SYNOVUS BANK

By: 

Name: Elaine Dodd

Title: Manager, Loan Support and Operations

Executed and delivered
in the presence of:

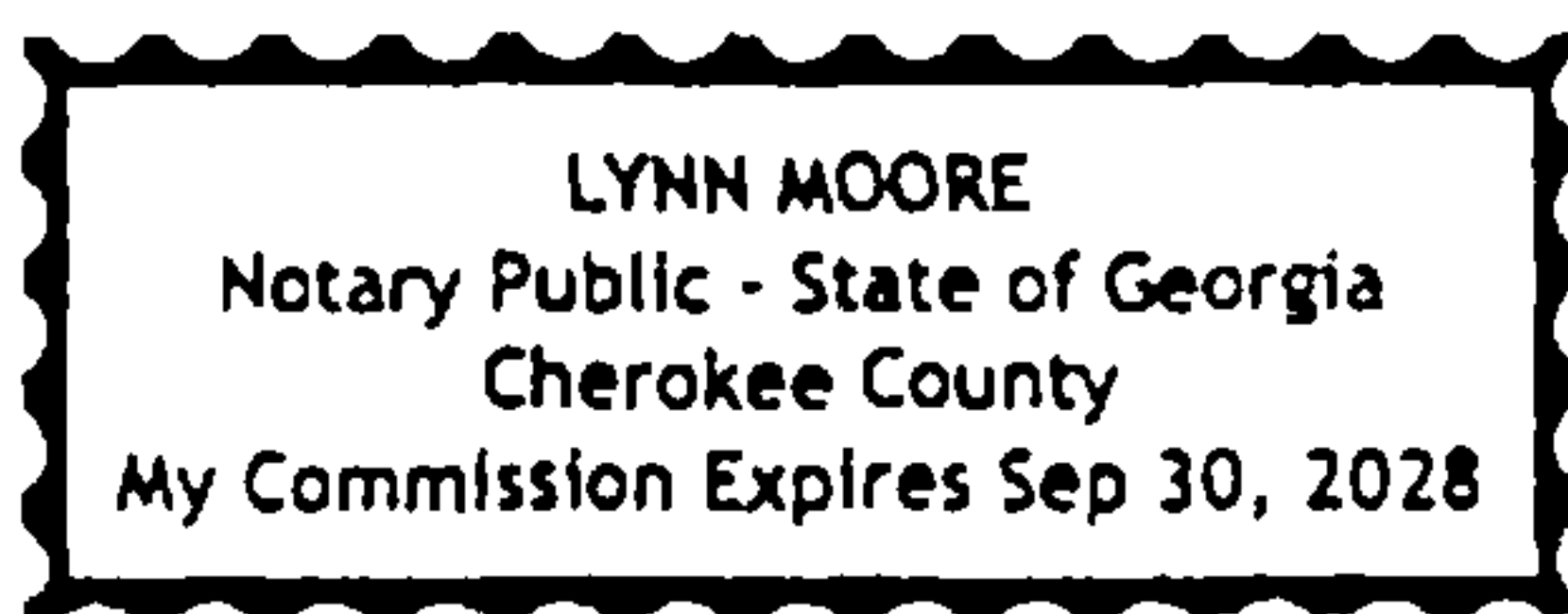

Witness: Monica Stone

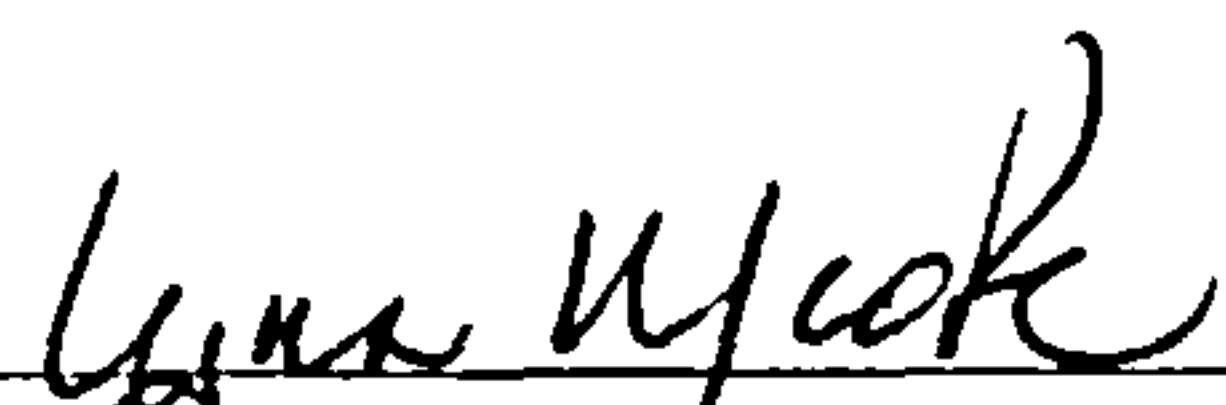
STATE OF GEORGIA
COUNTY OF FULTON

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Elaine Dodd whose name, as Manager, Loan Support and Operations of the Holder, is signed to the foregoing instrument, and who is known to me, and known to me to be such officer of the Holder, or provided satisfactory picture identification, acknowledged before me on this day that, being informed of the contents of said instrument, they executed the same voluntarily, as the duly authorized act of the Holder, on the day the same bears date.

Given under my hand and seal of office this 21st day of October 2025.

[NOTARY SEAL]




Notary Public: Lynn Moore
My Commission Expires: 9-30-2028

This Instrument Prepared By: Elaine Dodd
Synovus Bank
Attn: Subordinations c/o Lien Perfection Team
10446 Alpharetta Street, 2nd Floor
Roswell, GA 30075

Exhibit "A"

Legal Description

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE FOLLOWING COUNTY/COUNTIES SHELBY IN THE STATE OF ALABAMA, AND IS DESCRIBED AS FOLLOWS:

Lot 2024, according to the Survey of Brook Highland, an Eddleman Community, 20th Sector, as recorded in Map Book 16, page 148, in the Probate Office of Shelby County, Alabama.

NOTE: WE FIND THE FOLLOWING DEEDS FILED FOR RECORD ON THE ABOVE PROPERTY FROM September 18, 2024 through September 18, 2025.

Warranty Deed executed by Kyle S. Hewlett and Debra A. Hewlett to Douglas Wilson Graham, Jr. and Lisabeth Fish Graham, filed for record 06/18/2024 recorded in Instrument 20240618000182610, in the Probate Office of Shelby County, Alabama.



20251021

**Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/21/2025 11:15:30 AM
\$29.00 JOANN
20251021000322960**

Alex S. Bayl