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Document Title(s)
Subordination Agreement
ELS#10218202

Grantor(s) (Name, address, & phone)
ROBERT A. COUCH AND RETA L. COUCH
8035 VALE CV.
HERNANDO, MS 38632

Grantee(s) (Name, address, & phone)
Regions Bank, d/b/a Regions Mortgage
2050 Parkway Office Circle
Birmingham, AL 35244
601-554-2845

Prepared by (Name, address, & phone)
NANCY L. LUCAS
2050 Parkway Office Circle
Birmingham, AL 35244
601-554-2845

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range quarter)
LOT 2, VALE SUBDIVISION, LOCATED IN SECTION 15, TOWNSHIP 4 SOUTH,
RANGE 8 WEST, DESOTO COUNTY, MS, AS RECORDED IN PLAT BOOK 56, PG
45, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MS.
Full legal Description on Exhibit A

This section for Recording use only

Subordination Agreement

Customer Name: Robert A Couch and Reta Couch
Customer Account: xxxxxxxxxxxx1346

THIS AGREEMENT is made and entered into on this **28th** day of **December, 2010**, by Regions Bank (Hereinafter referred to as "Regions") in favor of **Regions Bank d/b/a Regions Mortgage**, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions loaned to **Robert A Couch and Reta Couch** (the "Borrower", whether one or more) the sum of **\$22,800.00**. Such loan is evidenced by a note dated **2/12/2004**, 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 **2/24/2004**, in Record Book **1931** at Page **129**, amended in Record Book **NA** at Page **NA** in the public records of **DESOTO COUNTY, MISSISSIPPI** (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of **\$73,000.00** 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 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 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 there under, 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: *Linsey Harmon*
Its Vice President
Ast.

State of Alabama
County of Shelby

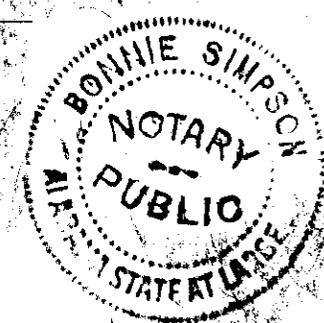
PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the **28th** day of **December, 2010**, within my jurisdiction, the within named *Linsey Harmon* who acknowledged that he/she is *AVP* of Regions Bank, a banking corporation, and that for and on behalf 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.

Bonnie Simpson
Notary Public

3-6-11

My commission expires:

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
Nathan Lowery
Regions Bank
PO Box 830721
Birmingham, AL 35282-8860



Order ID: 10218202
Loan Number: 0896886129

Exhibit A

The following described property:

Lot 2, Vale Subdivision, located in Section 15, Township 4 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 56, Page 45, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Excepting therefrom all oil, gas, minerals and other hydrocarbon substances below a depth of 500 feet, without rights of surface entry, as reserved in Instruments of Record.

Assessor's Parcel No: 4085150100000200

The company assumes no liability for loss or damage whatsoever for any errors, omissions or inaccuracies in the information supplied.