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Document Title(s)
SUBORDINATION
ELS# 14731764

Grantor(s) (Name, address, & phone)
Regions Bank
PO Box 830721
Birmingham, AL. 35282-8860

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

Prepared by (Name, address, & phone)
Tracey McCool
Regions Bank
PO Box 830721
Birmingham, AL. 35282-8860
800-986-2462

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range quarter)
Lot 18, Section B, Hillview Subdiv, Plat rec'd Bk 27, Pg 37-39 S19, T1S, R8W, Desoto
County, Mississippi
APN# 1-08-4-19-05-0-00018-00
Full legal Description on Exhibit A

This section for Recording use only

Subordination Agreement

Customer Name: James C Norman
Account Number: 4000 Request Id: 1208SB0058

THIS AGREEMENT is made and entered into on this 9th day of August, 2012, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of Regions Bank dba Regions Mortgage, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to James C Norman and Myrtis P Norman (the "Borrower", whether one or more) the sum of \$22,000.00. Such loan is evidenced by a note dated September 22, 2009, 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 10/6/2009, in Record Book 3088 at Page 418 in the public records of DESOTO COUNTY, MS (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$164,250.00 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: *[Signature]*
 Its Vice President

State of Alabama
 County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 9th day of August, 2012, within my jurisdiction, the within named James Watts 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.

[Signature]
 Notary Public

3-6-15
 My commission expires:

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

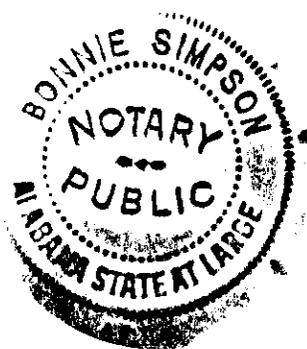


Exhibit A

The following described property:

Lot 18, Section "B", Hillsvew Subdivision, located in Section 19, Township 1 South, Range 8 West, Desoto County, Mississippi, as recorded in Plat Book 27, Pages 37-39 in the Office of the Chancery Clerk of Desoto County, Mississippi

Assessor's Parcel No: 1-08-4-19-05-0-00018-00

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