LS 10/04/12 10:53:32
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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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Subordination Agreement

Customer Name: Larry L Mcmurry, 7147 BETHEL RD, OLIVE BRANCH, MS, 38654, (901) 490-0621
Account Number: 1389 Request Id: 1209SB0323

THIS AGREEMENT is made and entered into on this 13th day of September, 2012, by Regions Bank , PO Box 830721, Birmingham, AL 35282-8860, (800) 896-6513, (Hereinafter referred to as "Regions Bank") in favor of Regions Bank dba Regions Mortgage, 1100 RIDGEWAY LOOP, SUITE 100, MEMPHIS, TN, 38120, (901) 821-8801, its successors and assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Larry L Mcmurry and Rebecca S Mcmurry (the "Borrower", whether one or more) the sum of $53,883.33. Such loan is evidenced by a note dated April 28, 2006, 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 7/12/2006 , in Record Book 2515 at Page 346 in the public records of DESOTO COUNTY, MS (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of $234,000.00 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.

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.

Prepared By: **Regions Bank**

By: _____

Its Vice President
PO Box 830721
Birmingham, AL 35282-8860
(800) 896-6513

Hal Stanley
Jd

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This section for Recording use only

Account Number: 1389 **Request Id: 1209SB0323**

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 13th day of September, 2012, within my jurisdiction, the within named Mark R Helms 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.

Bonnie Simpson
Notary Public

3-6-15
My commission expires:

BONNIE SIMPSON NOTARY PUBLIC ALABAMA STATE AT LARGE

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
Sonja Brewster
Regions Bank
PO Box 830721
Birmingham, AL 35282-8860
(800) 896-6513

Return to:

STANLEY & RAINEY, P.C.
7515 CORPORATE CENTRE DR.
GERMANTOWN, TN 38138

S+R 2012-0570
CTC 4055918