Prepared By: Gwen Smalley
Wachovia Mortgage Corporation
8480 Stagecoach Circle
Frederick, MD 21701

201012150000421280 1/4 \$21.00 Shelby Cnty Judge of Probate, AL 12/15/2010 11:01:50 AM FILED/CERT

Recording requested by and When recorded return to:
LSI
Custom Recording Solutions
2550 N. Red Hill Ave.
Santa Ana, CA. 92705
800 756 3524 x 5011

Order #9513330

Subordination Agreement

20101215000421280 2/4 \$21.00

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Recording Information:

Wells Fargo Home Mortgage Attn: Smalley: Mac x3802-03A

8480 Stagecoach Circle Frederick, Md. 21701 Prepared by: Gwen Smalley

Subordination Agreement

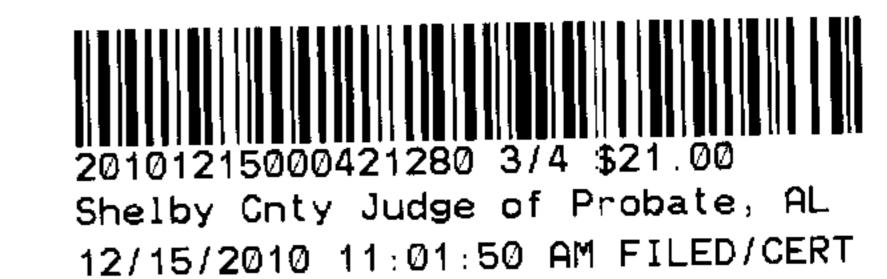
THIS AGREEMENT is made and entered into on this <u>16th day of August 2010.</u> by <u>Wachovia Mortgage Corporation(hereinafter referred</u> to as "<u>Beneficiary</u>" in favor, <u>Wells Fargo Bank N.A.</u>, it's successors and assigns (hereinafter referred to as <u>Lender</u>).

WITNESSETH

WHEREAS, <u>Wachovia Mortgage Corporation</u> did loan <u>Gregg Fuller and Susan C. Fuller ("Borower")</u> the sum \$23,000.00 which loan is evidenced by a promissory <u>March 05, 2007</u> executed by Borrower in favor of <u>Wachovia Mortgage Corporation</u> and is secured by a Deed of Trust/Mortgage even date therewith (the "Second Loan") covering the property described therein and recorded as Instrument Number 20070319000122150 Libor <u>N/A</u> page <u>N/A</u> and of the real property records in the office of <u>Shelby County State of Alabama</u>

WHEREAS, Borrower has requested that <u>Lender</u> lend to it the sum of \$92,104.00 loan"), such loan to be evidenced by the promissory note dated <u>SEPTEMBED_3D, 2D1D</u> executed by Borrower in favor of <u>Lender</u> and secured by a Mortgage of even date therewith (the "New Mortgage") covering in whole or in part of the property covered by the Mortgage: and
WHEREAS, <u>Lender</u> has agreed to make a loan to the Borrower, if, but only if, the New Mortgage shall be and remain a lien or charge upon the property covered thereby prior and superior to the lien or charge of the Mortgage and provided that <u>Beneficiary</u> will specifically and unconditionally subordinate the lien or charge of the Mortgage to the lien or charge of the New Mortgage of <u>Lender</u> .
NOW, THEREFORE, in consideration of One Dollar and in consideration for the premises and for other good and valuable consideration, the receipt and sufficiency all of which is hereby acknowledged, and in order to induce Lender to make the Loan above referred to, Beneficiary agrees as follows:

1. The New Mortgage and the note secured thereby and the debt evidenced by such and any and all renewals and interest payable on all of said debt and on any and all such renewals and extensions shall be and retain at all times a lien or charge on the property covered by the New Mortgage, prior and superior to the lien or charge of the Mortgage in favor of Beneficiary.



2. Beneficiary acknowledges that it intentionally waives, relinquishes, and subordinates the
priority and superiority of the lien or charge of the Mortgage in favor of the lien or charge of the
New Mortgage in favor of Lender and that it understands that in reliance upon and in
consideration of this waiver, relinquishment, and subordination specific loans and advances are
being and will be made, and as part and parcel thereof specific monetary and other obligations are
being and will be entered into by <u>Lender</u> which would not be made or entered into but
for such reliance upon this waiver, relinquishment, and subordination.

- 3. This agreement contains the entire agreement between the parties hereto as to the loan secured by the Mortgage and the Loan secured by the New Mortgage, and the priority thereof, and there are no agreements, written or oral, outside or separate from this agreement and all prior negotiations are merged into this agreement.
- 4. This agreement shall insure to the benefit of and be binding upon the successors and assigns of the parties.

This Subordination Agreement shall become invalid in the event that the new first loan amount exceeds. \$92,104.00

Beneficiary: Wachovia Mortgage Corporation

BY: Zhall

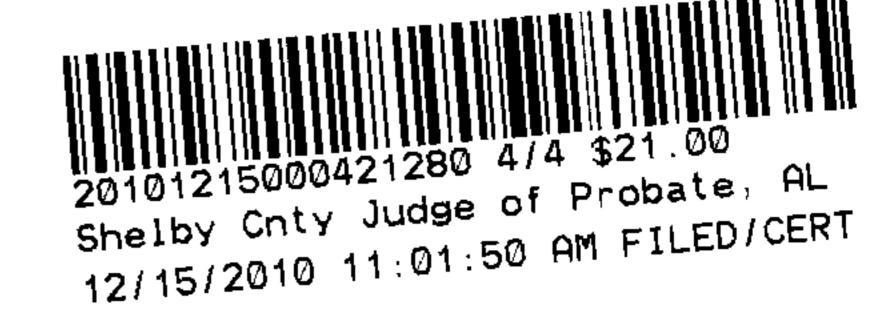
ITS: Vice President

State of Maryland
County of Frederick

that Pulph Life whose name as VICE Project of Wachovia Mortgage Corporation is signed to the foregoing instrument, and who is known to me, acknowledged before me, on this day that, being informed of the contents of said instrument, (s) he as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and official seal this the 16th day of August 2010.





Order ID: 9513330

Loan No.: 0309810687

EXHIBIT A LEGAL DESCRIPTION

The following described property:

Lot 276, according to the Survey of Wyndham Wilkerson Sector, Phase III, as recorded in Map Book 24, Page 66 in the Office of the Judge of Probate of Shelby County, Alabama.

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 Number:

135214007053000