

Tax Parcel Number: 13-6-23-3-000-082-002

*Return to*  
VISIONET SYSTEMS INC  
183 INDUSTRY DRIVE  
PITTSBURGH PA 15275

*416963*

**This Instrument Prepared by:**

Barbara A. Edwards, Vice President Loan Documentation  
Wells Fargo  
MAC P6051-019  
P.O. Box 4149  
Portland, OR 97208-4149  
1-800-945-3056



20140319000076230 1/4 \$25.00  
Shelby Cnty Judge of Probate, AL  
03/19/2014 01:33:43 PM FILED/CERT

*416963*

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Reference: 721101043830175

Account: XXX-XXX-XXX4571-1998

**SUBORDINATION AGREEMENT FOR  
HOME EQUITY LINE OF CREDIT MORTGAGE**

Effective Date: 2/13/2014

Current Lien Amount: \$30,200.00

Senior Lender: Homeward Residential Inc

Subordinating Lender: Wells Fargo Bank, N.A. A Successor In Interest To Wachovia Bank, National Association

*If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.*

Property Address: 1227 SOUTHWIND DRIVE, HELENA, AL 35080

**THIS AGREEMENT** (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, and the Senior Lender named above.

The Subordinating Lender has an interest in the Property by virtue of a Home Equity Line Of Credit Mortgage (the "Existing Security Instrument") given by ROBERT R FUNDERBURG, HUSBAND AND BRIDGETT MICHELE KIEFER, WIFE, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 20th day of February, 2007, which was filed in Document ID# 20070309000107330 at page N/a (or as No. N/a) of the Records of the Office of the Probate Judge of the County of SHELBY, State of Alabama.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$120,200.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

**NOW, THEREFORE**, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

**A. Agreement to Subordinate**

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

**B. General Terms and Conditions**

**Binding Effect** – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

**Nonwaiver** – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

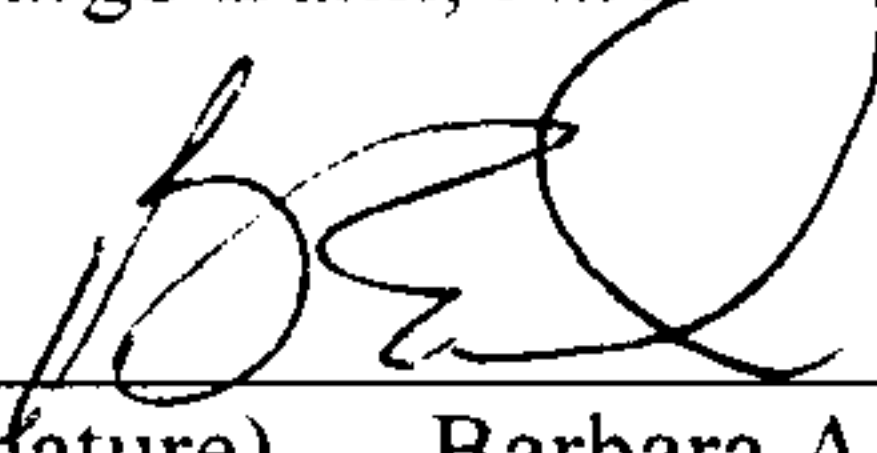
**Severability** – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

**C. Signatures and Acknowledgements**

The Subordinating Lender, through its authorized officer, and the Trustee if applicable, individually or through its authorized officer or other representative, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

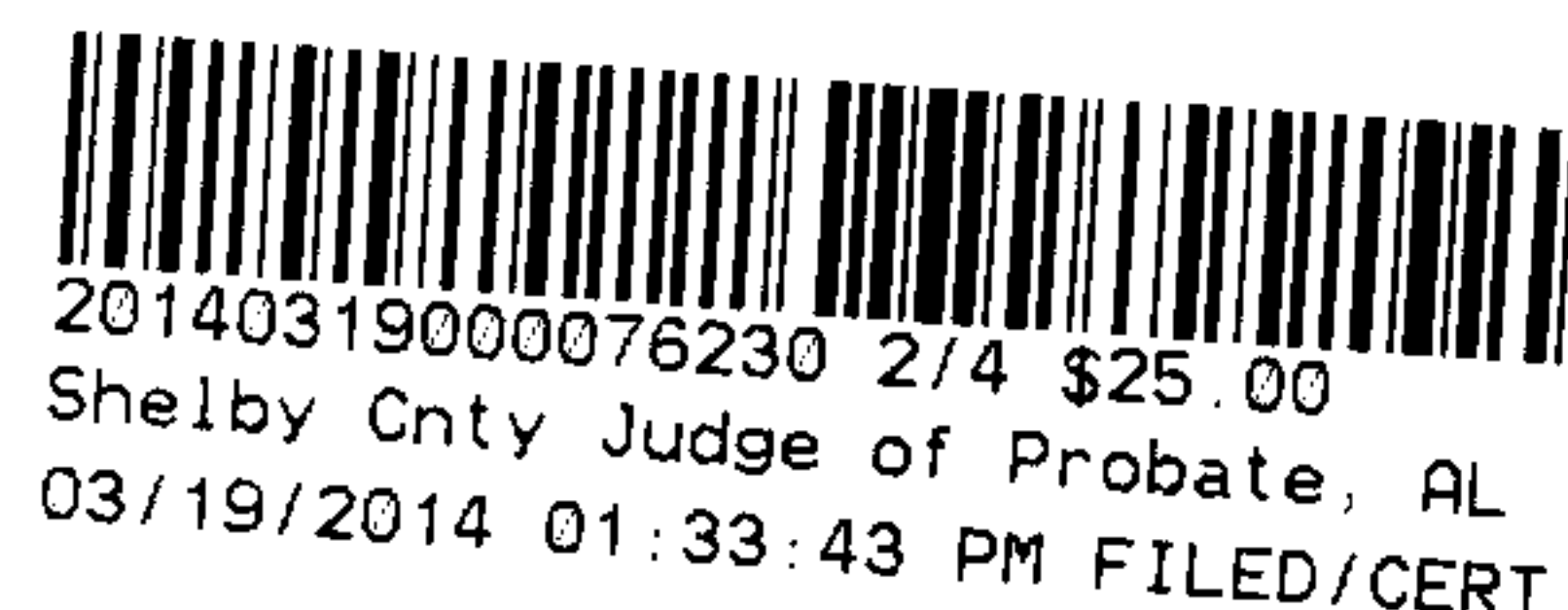
**SUBORDINATING LENDER:**

Wells Fargo Bank, N.A.

By   
(Signature) Barbara A. Edwards  
(Title) Vice President Loan Documentation

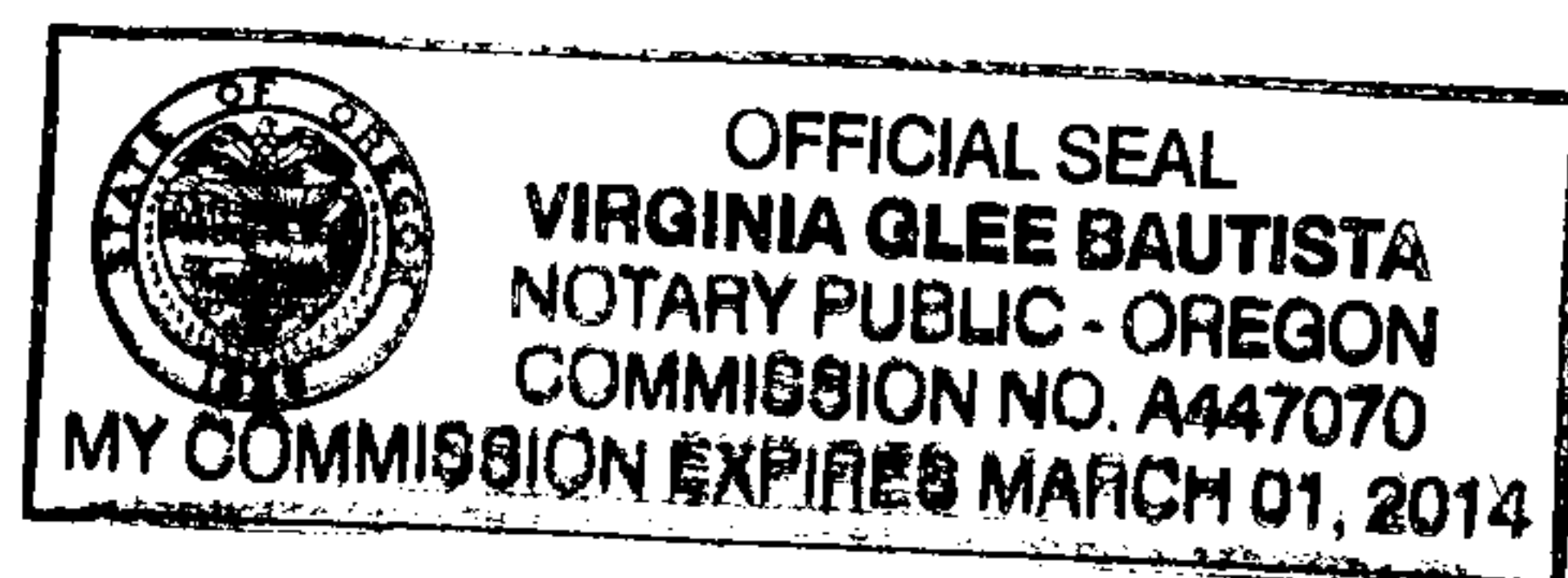
**FEB 13 2014**

Date



STATE OF Oregon )  
 )ss.  
COUNTY OF Washington )

Virginia Lee Bauder (Notary Public)



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**WFG Lender Services, LLC**

**COMMITMENT**

**EXHIBIT "A"**

**LEGAL DESCRIPTION:**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA,  
TO-WIT:

LOT 1, BLOCK 4, ACCORDING TO DEARING DOWNS SECOND ADDITION AS RECORDED  
IN MAP BOOK 9, PAGE 33, SHELBY COUNTY, ALABAMA RECORDS.

**P.I.D#: 13-6-23-3-000-082.002**



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NOTE: This commitment consists of insert pages labeled Schedule A, Schedule B-Section 1, and Schedule B-Section 2. This commitment is of no force and effect unless all schedules are included, along with any Rider pages incorporated by reference in the insert pages.