

SUBORDINATION AGREEMENT

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

This Subordination Agreement, made this May 27, 2009 by Wells Fargo Bank, N. A., who is the present owner and holder of the Mortgage first hereinafter described below as well as the promissory note secured by the same, (hereinafter referred to as the "Lender"), on one hand and Wells Fargo Bank, N. A., (hereinafter referred to as "New Lender"), on the other hand.

* 2701 Wells Fargo Ward
Winneapolis, MN 29501 WITNESSETH

THAT WHEREAS, William D Wible And Deborah A Wible, Husband And Wife (hereinafter referred to as "Owner") did execute a Mortgage, dated May 31, 2007 to Wells Fargo Bank, N. A., as Mortgagee, covering that certain real property described as follows:

THE LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF APN: 11-7-35-0-002-029.000

Property Address: 906 Water Willow CT, Hoover, AL 35244

To secure a note in the sum of \$25,000.00, dated May 31, 2007, in favor of Wells Fargo Bank, N. A., which Mortgage was recorded September 18, 2007, as 20070918000436780, Official Records of SHELBY County.

WHEREAS, It is a condition precedent to obtaining said loan that said New Lender's Security Instrument last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land hereinbefore described, prior and superior to the lien or charge of the Mortgage first mentioned. Owner has requested Lender to subordinate their lien to the lien about to be taken by the New Lender; and

WHEREAS, New Lender is willing to make said loan provided the New Lender's Security Instrument securing the same is a lien or charge upon the above described property prior and superior to the lien or charge of the Mortgage first above mentioned and provided that Lender will specifically and unconditionally subordinate the lien or charge of the Mortgage first above mentioned to the lien or charge of the New Lender's Security Instrument in favor of the New Lender; and

WHEREAS, It is to the mutual benefit of the parties hereto that New Lender make such loan to Owner; Lender is willing that the New Lender's Security Instrument securing the same shall, when recorded, constitute a lien or charge upon said land which is unconditionally prior and superior to the lien or charge of the Mortgage first above mentioned.

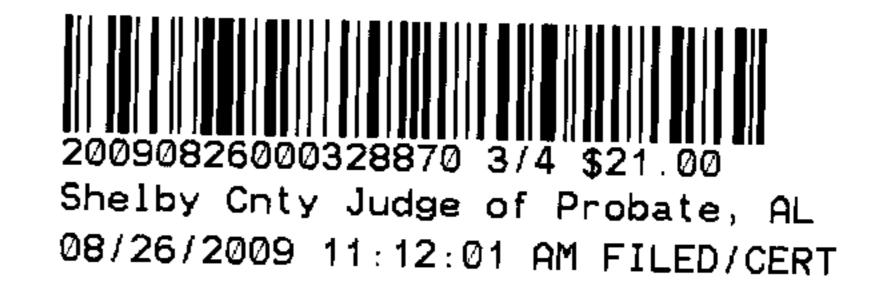
NOW, THEREFORE, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which consideration is hereby acknowledged, and in order to induce New Lender to make the loan above referred to, it is hereby declared, understood and agreed to as follows:

- (1) That said New Lender's Security Instrument securing said note in favor of New Lender, and any renewals or extensions thereof, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of the Mortgage first above mentioned.
- (2) That New Lender would not make its loan above described without this subordination agreement.
- (3) That this agreement shall be the whole and only agreement with regard to the subordination of the lien or charge of the Mortgage first above mentioned to the lien or charge of the New Lender's Security Instrument in favor of the New Lender above referred to and shall supersede and cancel, but only insofar as would affect the priority between the lien instruments hereinbefore specifically described, any prior agreements as to such subordination including, but not limited to, those provisions, if any, contained in the Mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to another deed or deeds of trust or to another mortgage or mortgages.

Lender declares, agrees and acknowledges that:

- (a) It consents to and approves (i) all provisions of the note and New Lender's Security Instrument in favor of New Lender above referred to, and (ii) all agreements, including but not limited to any loan or escrow agreements, between Owner and New Lender for the disbursement of the proceeds of New Lender's loan.
- (b) New Lender in making disbursements pursuant to any such agreement is under no obligation or duty to, nor has New Lender represented that it will, see to the application of such proceeds by the person or persons to whom New Lender disburses such proceeds and any application or use of such proceeds for purposes other than those provided for in such agreement or agreements shall not defeat the subordination herein made in whole or in part.
- (c) They intentionally waive, relinquish and subordinate the lien or charge of the Mortgage first above mentioned in favor of the lien or charge upon said land of the New Lender's Security Instrument in favor of New Lender above referred to and understand 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 which would not be made or entered into but for said reliance upon this waiver, relinquishment and subordination; and
- (d) An endorsement has been placed upon the note secured by the Mortgage first above mentioned that said Mortgage has by this instrument been subordinated to the lien or charge of the New Lender's Security Instrument in favor of New Lender above referred to.

IN WITNESS WHEREOF, the undersigned has hereunto set his/her/their hand(s); if the undersigned is a corporation, it has caused its corporate name to be affixed hereunto by its officers duly authorized thereunto by order of its board of directors, on this, the day and year first above written.



NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF LAND.

Wells Fargo	Bank, N. A.
BY: Sarbara	Edwards, Work Director
STATE OF: COUNTY O	OREGON) SS F: <u>WASHINGTON</u>)
Barbara Edvevidence) to to that his/her/their	2009 before me the undersigned, a Notary Public in and for said state personally appeared, wards, Work Director, personally known to me (or proved to me on the basis of satisfactory be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge he/she/they executed the same in his/her/their authorized capacity(ies), and that by signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) ated the instrument.
L	my hand and official seal. NOTARY STAMP OR SEAL Puanani Lunn
	c in and for said County and State OFFICIAL SEAL LAURA PUANANI DUNN NOTARY PUBLIC - OREGON COMMISSION NO. 438970
Barbara Edw	ent was prepared by: vards Valker Rd #92
Returnto:	Recording Requested By & Return To: Chicago Title ServiceLink Division 4000 Industrial Blvd Aliquippa, PA 15001 191267 (

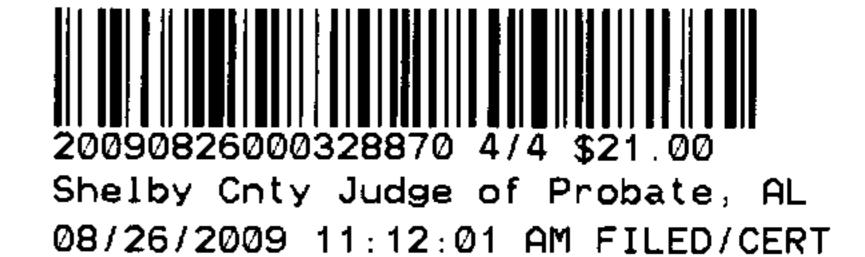


Exhibit "A" Legal Description

ALL THAT PARCEL OF LAND IN SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED BOOK 20070918000, BUNDLE 436750, ID# 117350002029000, BEING KNOWN AND DESIGNATED AS LOT LOT 3028 ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB 30TH ADDITION AS RECORDED IN MAP BOOK 13 PAGE 88 A&B IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

BY FEE SIMPLE DEED FROM THOMAS R. SHARP AND EMILY PERKINS SHARP, MARRIED AS SET FORTH IN INST # 20070918000-436750 DATED 05/31/2007 AND RECORDED 09/18/2007, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

Tax ID: 117350002029000