

20091207000448860 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
12/07/2009 01:40:23 PM FILED/CERT

Prepared by:
Angela Riedel
for Wells Fargo Bank, N.A.
PO Box 5943
Sioux Falls, SD 57117-5943

Return to:
Wells Fargo Financial Cards
PO Box 5943
Sioux Falls, SD 57117-5943

Return to:
FIRST AMERICAN TITLE INSURANCE
RECORDING DIVISION
2605 ENTERPRISE ROAD STE#300
CLEARWATER, FL 33759-0988

60-45242-2
(2) of (2)

SUBORDINATION AGREEMENT

This agreement made this 20th day of November, 2009, between Primary Residential Mortgage, (hereinafter referred to as favored creditor) and Wells Fargo Bank, N.A. successor by merger to Wells Fargo Financial Bank, (hereinafter referred to as subordinating creditor), witnesseth:

That in consideration of subordinating creditor entering into this subordination agreement, favored creditor agrees to lend not to exceed \$183,006.00 in accordance with that certain agreement between favored creditor and Tommy J. Rowe, Single (debtor).

* to be recorded concurrently herewith 20091207000448850

In consideration of favored creditor making aforesaid loan to debtor, subordinating creditor agrees that the mortgage/deed of trust (hereafter "mortgage") executed in its favor by debtor on March 28, 2008, and recorded in the mortgage records of Shelby County, State of Alabama in Book , Page 20080416000156120, be subject, inferior, junior, secondary and subordinate to a mortgage which is executed by debtor in favor of favored creditor as security for the aforesaid loan, and that said mortgage and debt in favor of favored creditor shall have priority over said mortgage and debt in favor of subordinating creditor, with respect to the property legally described in the mortgage executed in favor of subordinating creditor described above.

Provided, however, that this agreement to subordinate shall not extend to any advances made by favored creditor after the date of the loan described above (except that this subordination agreement shall extend to any future advances made for taxes and insurance to protect favored creditor's interest), and provided, however, that this Agreement is based upon favored creditor's representation that subordinating creditor will not be reduced to less than a second mortgage position by virtue of executing this Agreement.

WELLS FARGO BANK, N.A.
Subordinating Creditor

By Trent Schanzenbach
Trent Schanzenbach, Title Officer

State of South Dakota

County of Minnehaha

I, Angela Riedel, a Notary Public in and for said county in said state, hereby certify that Trent Schanzenbach whose name as Title Officer of Wells Fargo Bank, N.A., a national association, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said national association. Given under my hand and seal of office this 20th day of November, 2009.

Angela Riedel
Notary Public
Angela Riedel
ANGELA RIEDEL
NOTARY PUBLIC
SOUTH DAKOTA

My Commission Expires April 27, 2012


Exhibit "A"

Real property in the City of **Harpersville**, County of **Shelby**, State of **Alabama**, described as follows:

**LOT 29, ACCORDING TO THE SURVEY OF FARMINGDALE ESTATES, SECTOR TWO, AS
RECORDED IN MAP BOOK 35, PAGE 130, IN THE OFFICE OF THE JUDGE OF PROBATE OF
SHELBY COUNTY, ALABAMA.**

**Being all of that certain property conveyed to TOMMY J. ROWE from FARMINGDALE HOMES,
LLC, by deed dated 02/16/2007 and recorded 03/07/2007, inst. no. 20070307000102910 of
official records.**

APN #: **078332002029000**


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